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REPORT OF
THE
BANK COMMISSIONER
OF ARKANSAS
1980

BILL CLINTON
Governor

B. J. LAMBERT, JR.
State Bank Commissioner

BURL C. ROTENBERRY
Director
Department of Commerce

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SIXTY-SIXTH REPORT
OF THE
BANK COMMISSIONER
OF THE
STATE OF ARKANSAS

FOR THE YEAR ENDED JUNE 30, 198

B. J. LAMBERT, JR.
State Bank Commissioner

STATE OF ARKANSAS
OFFICE OF STATE BANK DEPARTMENT

August 14, 1980

To the Honorable Bill Clinton
Governor of Arkansas

Dear Governor:

In compliance with the provisions of Act 113 of 1913 (now found in Section 67-111, Arkansas Statutes of 1947), I submit for your consideration and information, the Sixty-Sixty Annual Report of the State Bank Department for the fiscal year ended June 30, 1980.

At June 30, 1980, there were 192 State-chartered commercial banks under supervision of the State Bank Department. During the past fiscal year, one small state bank, the Continental Bank and Trust Company, Barling, merged with The Merchants National Bank, Fort Smith, and is now operated as a branch of that national bank. One new state bank, The Scott County Bank, Waldron, opened for business during the latter part of the fiscal year.

The assets of the State banks surpassed the $5 billion mark June 30, 1980, totaling $5,030,323,000. Total assets this time last year, amounted to $4,570,253,000, a dollar increase of $460,070,000 or 10.07%.

In addition to the 192 commerical banks, this Department supervises 2 Trust Companies and 3 Industrial Loan Institutions, for a total of 197 financial institutions as of June 30, 1980.

In addition to the information set out above, this report reflects in detail the condition of each of the 197 active institutions as of June 30, 1980. Also given is information pertaining to Bank Department and federal supervisory agency personnel and personnel of the Arkansas Bankers Association. A statement showing the receipts and disbursements of the Bank Department is also included.

Respectfully,

B. J. LAMBERT, JR.
State Bank Commissioner

LEGAL HOLIDAYS

New Year's Day	January 1.
Robert E. Lee's Birthday	January 19.
George Washington's Birthday	Third Monday in February.
Memorial Day	Last Monday in May.
Independence Day	July 4.
Labor Day	First Monday in Sept.
Veterans' Day	November 11.
Thanksgiving Day	Fourth Thursday in November.
Christmas Eve	December 24.
Christmas Day	December 25.

All Bills of Exchange, drafts, or Promissory Notes, which shall become payable on a legal holiday shall be payable on the day next succeeding such holiday. In case any legal holiday falls on Sunday, the next succeeding Monday shall be a legal holiday in its stead.

DEPARTMENTAL ROSTER

B. J. Lambert, Jr.	State Bank Commissioner
Don R. Clark	Assistant Bank Commissioner
Candace Franks	Department Attorney
Louis W. Elkins	Financial Analyst
Jackie Dicus	Accountant

SENIOR BANK EXAMINERS

Tod W. Alstadt
Ronny A. Clay
James A. Edington
Eddie E. Fitzhugh
James H. Hearnsberger
Larry M. Hillyard
I. Joe Miles
Burnis M. Posey
Steven L. Purdy
Olan B. Wages

JUNIOR AND ASSISTANT BANK EXAMINERS

Steve L. Bryan
Sue Burgess
Harry K. Cochran
Bill W. Conner, III
Charles E. Cook
Luther Guinn
Philip B. Hensley
Jerry Land
Dianne Lefear
Marc J. McCain
Risa L. McLemore
W. Keith Melson
William R. Milum
George E. Myers
M. J. Pennebaker
Phil W. Stark
Mark W. Wegener
Cynthia A. White

SECRETARIES

Debbie Duhon
Rita Gottlieb
Cynthia Wiesle
Joyce Graham
Charlotte Turner

STATE BANKING BOARD

Mrs. Betty J. Wilkinson, Chairman	Greenwood
James H. Atkins	Little Rock
Edward H. Cherry	Jonesboro
William C. Lyon	Fordyce
Maurice S. Woodruff	Carlisle
Don R. Clark, Secretary	Little Rock

OFFICE
STATE BANK DEPARTMENT

One Capitol Mall, 4B — 210
Little Rock, Arkansas 72201
Telephone: (501) 371-1117

COMMISSIONERS OF THE STATE BANK DEPARTMENT STATE OF ARKANSAS

No. Name	Date of Appointment	Date Service Ended
1. John M. Davis	October 6, 1913	October 3, 1918
2. A. J. Reap	October 3, 1918	March 22, 1919
3. W. T. Maxwell	March 22, 1919	September 1, 1921
4. Charles McKee	September 1, 1921	July 28, 1925
5. Loid Rainwater	July 28, 1925	February 8, 1927
6. Walter E. Taylor	February 8, 1927	January 10, 1933
7. Marion Wasson	January 10, 1933	January 12, 1937
8. Grover S. Jernigan	January 12, 1937	January 14, 1941
9. Thomas W. Leggett	January 14, 1941	February 1, 1949
10. S. J. Dean	February 1, 1949	December 31, 1949
11. Ed I. McKinley, Jr.	December 31, 1949	March 14, 1953
12. A. R. Merritt	March 14, 1953	February 8, 1955
13. Dick Simpson	February 8, 1955	March 2, 1967
14. H. C. Adams	March 3, 1967	March 16, 1979
15. Don R. Clark (Acting)	March 16, 1979	April 19, 1979
16. B. J. Lambert, Jr.	April 19, 1979	....

The following is a statement showing the receipts and disbursements of the State Bank Department from July 1, 1979 through June 30, 1980.

RECEIPTS

Cash Balance June 30, 1979		$ 292,124.64*
Examination and Assessment Fees	$777,250.14	
Charter and Amendment Fees	31,200.75	
Teller's Facility Application and Protest Fees	5,500.00	
Penalties for Reserve Deficiencies	11,916.87	
Miscellaneous Fees	666.16	
Refund to Expenditures	391.95	
Reimbursement for M & R Sales	234.50	
Warrant Cancellations	267.10	
		827,427.47
		$1,119,552.11

DISBURSEMENTS

Salaries	$483,096.04	
Extra Help	2,919.35	
Maintenance and General Operations	62,890.39	
S.S., Retirement and Insurance Matching	95,237.28	
Professional Services and Fees	10,197.50	
Conference Fees and Travel	129,801.73	
Capital Outlay	2,674.88	
Service Charge by State Treasurer	12,388.39	799,205.56
Cash Balance June 30, 1980		320,346.55
		$1,119,552.11

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*An adjustment of $18.99 was made to the balance by the Office of Accounting

ARKANSAS BANKERS ASSOCIATION

221 W. Second, Suite 1027
Little Rock, Arkansas 72201
(501) 376-3741

President	Louis Ramsey, Chairman Simmons First National Bank Pine Bluff, Arkansas 71611
First Vice-President	B. J. Ford, Chairman and President The Merchants and Planters Bank Camden, Arkansas 71701
Second Vice-President	Wm. H. Bowen, President The Commercial National Bank Little Rock, Arkansas 72201
Treasurer	Edwin M. Horton, President First National Bank Camden, Arkansas 71701
Executive Director	H. Charles Carvill, Executive Director The Arkansas Bankers Association Little Rock, Arkansas 72201
Past President	Joe Hiatt, Chairman and President American State Bank Charleston, Arkansas 72933
To 1981	Bill Bowman, President McGeehee Bank
	B. J. Daugherty, President First State Bank, Conway
	Gordon Parker, President The First National Bank, El Dorado
	W. Maurice Smith, Chairman and President The Bank of Cherry Valley
	E. D. Yancey, Executive Vice President First Security Bank, Searcy
To 1982	Elmer Ferguson, Chairman De Witt Bank and Trust Company
	Doug Glover, Chairman and President First National Bank of Eastern Arkansas, Forrest City
	William H. Handy, President First National Bank, Magnolia
To 1983	John M. Lewis, Chairman First National Bank, Fayetteville
	William W. Thomas, President Peoples Bank and Trust Company, Van Buren
Members At Large	Amos David, Chairman The Caraway Bank
	Fred Michael, President Bank of Lake Village

YOUNG BANKER SECTION OFFICERS

President	Judy Sligh, Assistant Vice President Citizens First State Bank, Arkadelphia
Vice-President	Harry Webb, Assistant Vice President Helena National Bank
Treasurer	Tommy Martin, Assistant Vice President First National Bank, Stuttgart
Secretary	Steve Massinelli, Assistant Vice President Simmons First National Bank, Pine Bluff

THE REGIONAL ADMINISTRATOR OF NATIONAL BANKS

Eighth National Bank Region, 165 Madison Avenue, Suite 800
Memphis, Tennessee 38103

Regional Administrator .... Dean S. Marriott
Telephone Number 521-3376 Area Code 901

FEDERAL RESERVE BANK OF ST. LOUIS, MISSOURI DISTRICT NO. 8

Telephone Number 444-8444 Area Code 314

President	Lawrence K. Roos
First Vice President	Donald W. Moriarty, Jr.
Senior Vice President	A. B. Balbach
Senior Vice President & Controller	Joseph P. Garbarini
Senior Vice President, General Counsel & Secretary	F. Garland Russell, Jr.
Senior Vice President	Harold E. Uthoff
Senior Vice President	Bradley G. Glass
Vice President	Ruth A. Bryant
Vice President	James R. Kennedy
Vice President	Charles R. Halbrook
Vice President	Warren T. Snover
Vice President	Robert W. Thomas
Vice President	Delmer D. Weisz
Vice President	Carol B. Claypool
Vice President	William J. Sneed
General Auditor	Ben C. Wade

LITTLE ROCK BRANCH FEDERAL RESERVE BANK OF ST. LOUIS, MISSOURI

Telephone Number 372-5451 Area Code 501

Vice President and Manager	John F. Breen
Assistant Vice President & Assistant Manager	Michael T. Moriarty
Assistant Vice President	David T. Rennie

FEDERAL DEPOSIT INSURANCE CORPORATION
MEMPHIS REGION

One Commerce Square, Suite 1800
Memphis, Tennessee 38103

Telephone Number 521-3872 Area Code 901

Regional Director	David Meadows
Assistant Regional Director	Louis A. Hurst, Jr.
Assistant Regional Director	Raymond M. Glass, Jr.

EXAMINERS FOR ARKANSAS

Robert E. Conatser	Russellville
Rickey M. Brunner	Russellville
Karl F. Kauffman	Russellville
James J. Peacock, Jr.	Russellville
Robert C. Barber	Jonesboro
Jack P. Court, Jr.	Jonesboro
Jerry L. Duncan	Jonesboro
John R. Gillette	Jonesboro
Billy W. Carroll	Pine Bluff
James A. Colvin	Pine Bluff
Frankie L. Pratt	Pine Bluff
Arthur R. Sansom	Pine Bluff
Russell C. Livingston	Memphis
David L. Bowen	Memphis
Billy F. Couch	Memphis
Jerry W. Cox	Memphis
James J. Francomacaro	Memphis
Arthur B. Monroe	Memphis

STATE BANK DEPARTMENT
STATE OF ARKANSAS
ABSTRACT OF REPORTS OF CONDITION OF STATE BANKS IN ARKANSAS
AS OF JUNE 30, 1980

(With Comparative Statement as of June 30, 1979, reported in billions, millions & nearest thousand)

COMMERCIAL BANKS ONLY

	June 30, 1980 192 Banks		June 30, 1979 192 Banks		Increase (Decrease)	
	Mil.	**Thou.**	**Mil.**	**Thou.**	**Mil.**	**Thou.**
ASSETS						
Cash and due from depository institutions.........	$ 391	201	$ 366	810	$ 24	391
U.S. Treasury Securities	377	847	339	492	38	355
Obligations of other U.S. Government agencies and corporations	397	249	311	845	85	404
Obligations of States and political subdivisions	726	316	666	456	59	860
All other securities	31	649	28	837	2	812
Excess funds sold and securities purchased under agreement to resell	311	259	151	702	159	557
Loans, Net......................	2,601	663	2,556	234	45	429
Bank premises, furniture and fixtures, and other assets representing bank premises	96	644	76	827	19	817
All other assets	96	495	72	050	24	445
TOTAL ASSETS................	$5,030	323	$4,570	253	$460	070

	June 30, 1980 192 Banks		June 30, 1979 192 Banks		Increase (Decrease)	
	Mil.	Thou.	Mil.	Thou.	Mil.	Thou.
LIABILITIES						
Demand deposits, individs., partnerships, and corp.	$1,139	080	$1,173	241	(34	161)
Time deposits, individuals, partnerships, and corp.	2,812	085	2,457	877	354	208
Deposits of U.S. Government	7	148	6	947		201
Deposits of States and political subdivisions	394	393	380	979	13	414
All other deposits	19	165	15	025	4	140
Certified and officers' checks	25	633	23	625	2	008
TOTAL DEPOSITS	4,397	504	4,057	694	339	810
Total Demand	[1,290	633]	[1,323	767]	[(33	134)]
Total Time	[3,106	871]	[2,733	927]	[372	944]
Excess funds purchased and securities sold under agreements to repurchase	95	599	56	441	39	158
All other liabilities	71	276	50	559	20	717
TOTAL LIABILITIES	4,564	379	4,164	694	399	685
EQUITY CAPITAL						
Capital stock	87	518	72	606	14	912
Surplus	141	242	129	851	11	391
Undivided profits and capital reserves	212	490	179	199	33	291
TOTAL EQUITY CAPITAL	441	250	381	656	59	594
Subordinated notes and debentures	24	694	23	903		791
TOTAL LIABILITIES AND EQUITY CAPITAL	$5,030	323	$4,570	253	$460	070

COMPARATIVE STATEMENT SHOWING THE CONDITION OF STATE BANKS AND OTHER FINANCIAL INSTITUTIONS FOR PAST THIRTY-FIVE YEARS

Date	Number	Deposits	Loans and Discounts	Borrowed Money	Cash	U.S. Treas. Securities	Capital Structure	Total Resources
June 29, 1946	169	355,193,200	49,928,600	131,700	114,416,400	187,100,000	18,908,900	374,451,600
June 30, 1947	170	346,132,500	70,403,400	116,700	102,647,800	170,818,800	21,414,700	367,934,700
June 30, 1948	174	340,469,900	82,157,200	221,700	96,311,500	160,340,700	23,769,900	364,722,300
June 30, 1949	174	344,900,700	101,075,200	118,200	96,605,800	148,075,000	26,381,700	371,711,900
June 30, 1950	176	354,288,100	94,148,700	148,200	102,081,300	158,652,300	29,064,500	383,815,000
June 30, 1951	177	358,571,300	108,035,400	133,200	102,013,000	148,390,100	31,611,000	390,770,400
June 30, 1952	178	383,178,600	120,769,700	58,200	114,420,700	144,775,800	34,416,400	417,987,700
June 30, 1953	177	398,584,300	125,554,200	298,200	117,406,400	152,351,100	37,166,600	436,430,100
June 30, 1954	178	411,324,600	159,028,000	58,200	116,317,200	135,033,400	40,797,700	452,551,900
June 30, 1955	179	430,059,100	158,246,800	58,200	117,844,400	148,234,300	42,559,300	473,034,400
June 30, 1956	182	460,899,300	190,365,300	0	119,609,800	140,958,000	46,686,200	508,372,900
June 29, 1957	183	470,719,000	187,089,200	0	119,094,300	150,285,000	50,275,400	522,434,100
June 30, 1958	183	503,671,700	202,943,500	336,600	133,569,800	148,166,500	54,163,400	559,229,900
June 30, 1959	182	543,739,400	229,693,600	1,070,000	132,739,000	155,785,000	57,409,200	603,550,700
June 30, 1960	182	570,442,400	253,908,500	1,138,000	136,153,900	155,449,300	62,805,700	635,861,400
June 30, 1961	181	612,166,700	280,359,500	570,400	148,249,200	155,723,600	67,604,600	682,081,000
June 30, 1962	182	678,287,800	323,914,100	202,000	159,242,700	160,497,100	73,092,400	753,781,000
June 29, 1963	184	768,113,400	385,157,700	403,000	166,824,300	169,592,900	78,504,900	850,420,100
June 30, 1964	184	807,558,600	435,202,600	1,866,000	170,143,300	155,870,900	85,282,000	899,327,800
June 30, 1965	181	873,276,600	491,193,100	1,971,000	175,010,500	159,366,100	91,300,600	971,899,600
June 30, 1966	181	989,004,700	541,711,900	2,811,300	185,569,700	186,600,200	93,953,700	1,092,481,100
June 30, 1967	183	1,061,757,391	599,813,633	2,601,164	183,227,183	189,139,644	105,525,167	1,178,017,804
June 30, 1968	183	1,131,416,659	626,212,026	2,986,361	190,538,005	206,198,703	109,561,715	1,252,920,292
June 30, 1969	184	1,241,796,969	707,282,836	4,058,556	210,576,609	194,248,984	124,896,757	1,396,120,381
June 30, 1970	186	1,359,632,702	771,945,349	2,435,175	216,576,856	196,913,431	136,660,445	1,537,588,150
June 30, 1971	190	1,597,107,432	910,097,287	3,091,806	248,076,462	216,399,847	153,776,789	1,807,803,479
June 30, 1972	189	1,878,549,252	1,097,787,057	9,297,755	274,745,091	210,128,150	171,803,107	2,159,026,663
June 30, 1973	189	1,945,756,869	1,122,127,159	5,435,878	228,636,623	198,777,648	174,062,867	2,187,100,047
June 30, 1974	189	2,297,681,593	1,427,913,448	5,047,875	246,032,983	198,508,207	203,390,026	2,582,751,671
June 30, 1975	190	2,539,093,884	1,554,933,410	6,597,326	297,705,625	195,778,357	229,170,894	2,878,595,314
June 30, 1976	189	2,840,548,000	1,612,543,000	6.286,000	293,079,000	261,406,000	262,085,000	3,158,963,000
June 30, 1977	193	3,238,833,000	2,009,127,000	1,253,000	311,856,000	264,651,000	292,632,000	3,615,433,000
June 30, 1978	193	3,637,925,000	2,351,893,000	2,745,000	323,571,000	297,408,000	328,341,000	4,075,110,000
June 30, 1979	197	4,077,989,000	2,719,788,000	6,943,000	370,577,000	339,592,000	408,364,000	4,594,660,000
June 30, 1980	197	4,418,488,000	2,613,607,000	7,871,000	395,404,000	377,847,000	444,058,000	5,055,712,000

BANKING FACILITIES BY COUNTIES INCLUDING STATE AND NATIONAL BANKS AND BANKING FACILITIES LOCATED OUTSIDE OF CITIES

County	State Banks	National Banks	Banking Facilities (Outside of Cities)
Arkansas	3	2	1
Ashley	6	1	4
Baxter	2		2
Benton	7	2	7
Boone	1	1	3
Bradley	2		2
Calhoun	1		
Carroll	1	2	
Chicot	5		
Clark	5	1	2
Clay	3		2
Cleburne	3		2
Cleveland	2		1
Columbia	3	1	2
Conway	2		2
Craighead	6		6
Crawford	4		2
Crittenden	3	2	2
Cross	3	1	1
Dallas	2	1	
Desha	3	1	2
Drew	3		1
Faulkner	1	1	5
Franklin	2		2
Fulton	2		
Garland	1	2	3
Grant	1	1	
Greene	1	1	1
Hempstead	1	2	
Hot Spring	1	1	
Howard	2	1	2
Independence	2	1	2
Izard	3		2
Jackson	3	1	4
Jefferson		4	4
Johnson	2		2
Lafayette	3	1	
Lawrence	2	2	5
Lee	1	1	1
Lincoln	2		1
Little River	1	1	2
Logan	2	1	3
Lonoke	5		2
Madison	1	1	1
Marion	2		2

BANKING FACILITIES BY COUNTIES INCLUDING STATE AND NATIONAL BANKS AND BANKING FACILITIES LOCATED OUTSIDE OF CITIES

County	State Banks	National Banks	Banking Facilities (Outside of Cities)
Miller		2	1
Mississippi	5	2	4
Monroe	3	1	
Montgomery	1		
Nevada	1		
Newton	1		1
Ouchita	3	1	4
Perry	1		
Phillips	3	2	
Pike	4		
Poinsett	6	1	1
Polk	1	1	2
Pope	3	1	2
Prairie	2		2
Pulaski	4	7	1
Randolph	3		1
St. Francis	2	2	2
Saline	2		3
Scott	2		
Searcy	2		
Sebastian	3	3	5
Sevier	3	1	
Sharp	3	1	2
Stone	1		
Union	4	2	2
Van Buren	1		3
Washington	5	3	3
White	6	1	3
Woodruff	2		1
Yell	4		1
	*192	68	132

*Does not include State-chartered institutions not engaged in commercial banking.

STATE BANKS OPERATING FACILITIES AWAY FROM MAIN OFFICES (WITHIN CITY FACILITIES NOT INCLUDED)

Name of Bank	Location	Location of Facility	County
Commercial Bank at Alma	Alma	Mountainburg	Crawford
Elk Horn Bank & Trust Co.	Arkadelphia	Caddo Valley	Clark
Bank of Ashdown	Ashdown	Foreman	Little River
Citizens State Bank	Bald Knob	Bradford	White
Benton State Bank	Benton	Bryant	Saline
The Union Bank of Benton	Benton	Bryant	Saline
The Union Bank of Benton	Benton	Shannon Hills	Saline
Bank of Bentonville	Bentonville	Bella Vista	Benton
Bank of Bentonville	Bentonville	Centerton	Benton
Citizens Bank	Bentonville	Bella Vista	Benton
Citizens Bank	Bentonville	Cave Springs	Benton
Farmers Bank & Trust Co.	Blytheville	Gosnel	Mississippi
Citizens Bank	Booneville	Magazine	Logan
Citizens Bank	Booneville	Caulksville-Ratcliff	Logan
Bank of Cabot	Cabot	Ward	Lonoke
State Bank of Calico Rock	Calico Rock	Mt. Pleasant	Izard
The Merchants & Planters Bank	Camden	East Camden	Ouchita
The Merchants & Planters Bank	Camden	Chidester	Ouachita
Citizens Bank & Trust	Carlisle	Humnoke	Lonoke
American State Bank	Charleston	Altus	Franklin
Arkansas State Bank	Clarksville	Lamar	Johnson
Farmers Bank & Trust Co.	Clarksville	Coal Hill	Johnson
Clinton State Bank	Clinton	Damascus	Van Buren
Clinton State Bank	Clinton	Fairfield Bay	Van Buren
Clinton State Bank	Clinton	Shirley	Van Buren
First State Bank & Trust Co.	Conway	Greenbrier	Faulkner
First State Bank & Trust Co.	Conway	Mayflower	Faulkner
First State Bank & Trust Co.	Conway	Vilonia	Faulkner
The Corning Bank	Corning	Knobel	Clay
The Corning Bank	Corning	Success	Clay
First State Bank	Crossett	No. Crossett	Ashley
Decatur State Bank	Decatur	Gentry	Benton
Bank of Dover	Dover	Hector	Pope
Earle State Bank	Earle	Crawfordsville	Crittenden
The Exchange Bank & Trust Co.	El Dorado	Huttig	Union
Citizens Bank & Trust Co.	Flippin	Summit	Marion
Planters Bank & Trust Co.	Forrest City	Cotton Plant	Woodruff
Planters Bank & Trust Co.	Forrest City	DeValls Bluff	Prairie
First State Bank	Gould	Grady	Lincoln
Farmers Bank	Greenwood	Bonanza	Sebastian
Farmers Bank	Greenwood	Hackett	Sebastian
Farmers Bank	Greenwood	Hartford	Sebastian
Clark County Bank	Gurdon	Okolona	Clark
The Security Bank	Harrison	Alpena	Boone
The Security Bank	Harrison	Lead Hill	Boone
Prairie County Bank	Hazen	Biscoe	Prairie
The Cleburne County Bank	Heber Springs	Greers Ferry	Cleburne
Heber Springs State Bank	Heber Springs	Greers Ferry	Cleburne

STATE BANKS OPERATING FACILITIES AWAY FROM MAIN OFFICES (WITHIN CITY FACILITIES NOT INCLUDED)

Name of Bank	Location	Location of Facility	County
First Security Bank of North Arkansas	Horseshoe Bend	Franklin	Izard
Arkansas Bank & Trust Company	Hot Springs	Hot Springs Village	Garland
Bank of Imboden	Imboden	Strawberry	Lawrence
Newton County Bank	Jasper	Western Grove	Newton
Bank of Northeast Arkansas	Jonesboro	Bay	Craighead
Citizens Bank of Jonesboro	Jonesboro	Cash	Craighead
Citizens Bank of Jonesboro	Jonesboro	Lake City	Craighead
First Bank & Trust of Jonesboro	Jonesboro	Bono	Craighead
Mercantile Bank	Jonesboro	Bay	Craighead
Mercantile Bank	Jonesboro	Bono	Craighead
Citizens Bank of Lavaca	Lavaca	Barling	Sebastian
McGehee Bank	McGehee	Arkansas City	Desha
McGehee Bank	McGehee	Watson	Desha
The Union Bank of Mena	Mena	Wickes	Polk
Union Bank & Trust Company	Monticello	Wilmar	Drew
The First State Bank	Morrilton	Plumerville	Conway
Morrilton Security Bank	Morrilton	Plumerville	Conway
First Bank & Trust Co. of Mountain Home	Mountain Home	Lakeview	Baxter
First Bank & Trust Co. of Mountain Home	Mountain Home	Gassville	Baxter
Pike County Bank	Murfreesboro	Mineral Springs	Howard
Bank of Newark	Newark	Oil Trough	Independence
Bank of New Edinburg	New Edinburg	Kingsland	Cleveland
First State Bank of Newport	Newport	Grubbs	Jackson
Bank of Ozark	Ozark	Altus	Franklin
Security Bank	Paragould	Marmaduke	Greene
First State Bank	Plainview	Ola	Yell
The Lawrence County Bank	Portia	Lynn	Lawrence
The Lawrence County Bank	Portia	Smithville	Lawrence
Portland Bank	Portland	Montrose	Ashley
Farmers & Merchants Bank	Prairie Grove	Farmington	Washington
Farmers & Merchants Bank	Reyno	Maynard	Randolph
Peoples Bank & Trust Co.	Russellville	Pottsville	Pope
First Security Bank	Searcy	McRae	White
First Security Bank	Searcy	Pangburn	White
Smackover State Bank	Smackover	Norphlet	Union
First State Bank	Springdale	Tontitown	Washington
Bank of Tuckerman	Tuckerman	Swifton	Jackson
Bank of Tuckerman	Tuckerman	Grubbs	Jackson
Citizens Bank & Trust Company	Van Buren	Mountainburg	Crawford
The Peoples Bank	Waldo	McNeil	Columbia
First State Bank of Warren	Warren	Hermitage	Bradley
Warren Bank & Trust Company	Warren	Hermitage	Bradley
Bank of Weiner	Weiner	Fisher	Poinsett
Bank of Wilson	Wilson	Keiser	Mississippi
Cross County Bank	Wynne	Hickory Ridge	Cross
Bank of Yellville	Yellville	Bull Shoals	Marion

NATIONAL BANKS IN ARKANSAS

Name	Location	County
First National Bank	Altheimer	Jefferson
The First National Bank	Ashdown	Little River
First National Bank of Sharp County	Ash Flat	Sharp
First National Bank	Batesville	Independence
The First National Bank	Berryville	Carroll
The First National Bank	Blytheville	Mississippi
First National Bank	Brinkley	Monroe
First National Bank	Camden	Ouachita
The First National Bank	Conway	Faulkner
First National Bank	Crossett	Ashley
The First National Bank	DeQueen	Sevier
The First National Bank	DeWitt	Arkansas
The First National Bank	El Dorado	Union
National Bank of Commerce	El Dorado	Union
The First National Bank	Fayetteville	Washington
Northwest National Bank	Fayetteville	Washington
The First National Bank	Fordyce	Dallas
First National Bank of Eastern Arkansas	Forrest City	St. Francis
The City National Bank	Fort Smith	Sebastian
The First National Bank	Fort Smith	Sebastian
The Merchants National Bank	Fort Smith	Sebastian
The First National Bank	Green Forest	Carroll
The First National Bank	Gurdon	Clark
The First National Bank	Harrison	Boone
First National Bank of Phillips County	Helena	Phillips
Helena National Bank	Helena	Phillips
The Citizens National Bank	Hope	Hempstead
The First National Bank	Hope	Hempstead
First National Bank	Hot Springs	Garland
Grand National Bank	Hot Springs	Garland
The Planters National Bank	Hughes	St. Francis
The First National Bank	Huntsville	Madison
Citizens National Bank	Jacksonville	Pulaski
The First National Bank	Lewisville	Lafayette
The Commercial National Bank	Little Rock	Pulaski
The First National Bank	Little Rock	Pulaski
Metropolitan National Bank	Little Rock	Pulaski
Union National Bank	Little Rock	Pulaski
Worthen Bank & Trust Co., N.A.	Little Rock	Pulaski
First National Bank	Magnolia	Columbia
The Malvern National Bank	Malvern	Hot Spring
First National Bank	Marianna	Lee
The First National Bank	McGehee	Desha
First National Bank	Mena	Polk
The First National Bank	Nashville	Howard
First American National Bank	No. Little Rock	Pulaski

NATIONAL BANKS IN ARKANSAS

Name	Location	County
First National Bank	Osceola	Mississippi
First National Bank	Paragould	Greene
The First National Bank	Paris	Logan
National Bank of Commerce	Pine Bluff	Jefferson
Pine Bluff National Bank	Pine Bluff	Jefferson
Simmons First National Bank	Pine Bluff	Jefferson
First National Bank	Rogers	Benton
First National Bank	Russellville	Pope
First National Bank	Searcy	White
First National Bank	Sheridan	Grant
First National Bank	Siloam Springs	Benton
The First National Bank	Springdale	Washington
First National Bank	Stuttgart	Arkansas
Commercial National Bank	Texarkana	Miller
The State First National Bank	Texarkana	Miller
First National Bank of Poinsett County	Trumann	Poinsett
Jackson County National Bank	Tuckerman	Jackson
Citizens National Bank	Walnut Ridge	Lawrence
The First National Bank of Lawrence County	Walnut Ridge	Lawrence
Fidelity National Bank	West Memphis	Crittenden
First National Bank	West Memphis	Crittenden
The First National Bank	Wynne	Cross

NATIONAL BANKS OPERATING FACILITIES AWAY FROM MAIN OFFICES (WITHIN CITY FACILITIES NOT INCLUDED)

Name of Bank	Location	Location of Facility	County
The First National Bank of Sharp County	Ash Flat	Cherokee Vil.	Sharp
First National Bank	Batesville	Hardy	Sharp
First National Bank	Batesville	Pleasant Plains	Independence
First National Bank	Camden	Chidester	Ouachita
First National Bank	Camden	East Camden	Ouachita
The First National Bank	Conway	Mayflower	Faulkner
The First National Bank	Conway	Vilonia	Faulkner
First National Bank	Crossett	Fountain Hill	Ashley
First National Bank	Crossett	No. Crossett	Ashley
The First National Bank	Fayetteville	West Fork	Washington
First National Bank of Eastern Arkansas	Forrest City	Colt	St. Francis
First National Bank of Eastern Arkansas	Forrest City	Palestine	St. Francis
The Merchants National Bank	Fort Smith	Barling	Sebastian
The First National Bank	Harrison	Diamond City	Boone
First National Bank	Hot Springs	Hot Sprgs. Vil.	Garland
First National Bank	Hot Springs	Mtn. Pine	Garland
The First National Bank	Huntsville	Hindsville	Madison
The Commercial National Bank	Little Rock	Maumelle	Pulaski
First National Bank	Magnolia	Taylor	Columbia
First National Bank	Marianna	Moro	Lee
First National Bank	Mena	Cove	Polk
The First National Bank	Nashville	Mineral Spgs.	Howard
First National Bank	Osceola	Joiner	Mississippi
First National Bank	Osceola	Luxora	Mississippi
The First National Bank	Paris	Caulksville-Ratcliff	Logan
National Bank of Commerce	Pine Bluff	Redfield	Jefferson
Pine Bluff National Bank	Pine Bluff	Whitehall	Jefferson
Simmons First National Bank	Pine Bluff	Sherrill	Jefferson
Simmons First National Bank	Pine Bluff	Whitehall	Jefferson
First National Bank	Rogers	Lowell	Benton
First National Bank	Siloam Spgs.	Gentry	Benton
First National Bank	Stuttgart	Humphrey	Arkansas
Commercial National Bank	Texarkana	Fouke	Miller
The State First National Bank	Texarkana	Foreman	Little River
Jackson County National Bank	Tuckerman	Diaz	Jackson
Citizens National Bank	Walnut Ridge	Hoxie	Lawrence
The First National Bank of Lawrence County	Walnut Ridge	Black Rock	Lawrence
Fidelity National Bank	W. Memphis	Turrell	Crittenden

MEMBERS OF FEDERAL RESERVE SYSTEM

Date of Admission	Name of Bank & Location	Capital and Surplus Mil.	Thou.
April 15, 1953	The Citizens Bank Batesville	$1	300
August 23, 1918	Farmers Bank & Trust Company Blytheville	2	500
September 25, 1942	Arkansas Bank & Trust Company Hot Springs	5	063
July 26, 1945	Peoples Bank & Loan Company Lewisville		750

TRUST COMPANIES AND OTHER INSTITUTIONS NOT ENGAGED IN COMMERCIAL BANKING, NOT MEMBERS OF FEDERAL DEPOSIT INSURANCE CORPORATION

TRUST COMPANIES

Name	Location
Metropolitan Trust Company	North Little Rock
Guaranty Loan & Trust Company	Wabash

INDUSTRIAL LOAN INSTITUTIONS, ACT 111

Name	Location
Southern Credit Corporation	Malvern
Hallmark Loan & Invest. Corp.	North Little Rock
National Credit Corporation	Pine Bluff

AMENDMENTS ALTERING CAPITAL STRUCTURE

July 1, 1979 to June 30, 1980

1. Farmers and Merchants Bank, Judsonia, increased capital stock from $35,000 to $70,000 by a transfer of $35,000 from Undivided Profits to Capital.
2. The First Bank, Griffithville, increased capital stock from $25,000 to $50,000 by transfer of $25,000 from Undivided Profits to Capital.
3. Benton State Bank, Benton, increased capital stock from $825,000 to $1,320,000 by a transfer of $495,000 from Undivided Profits to Capital.
4. Bank of Sidney, Sidney, increased capital stock from $5,000 to $10,000 through the sale of additional shares.
5. Clark County Bank, Gurdon, increased capital stock from $1,200,000 to $1,300,000 by transfer of $100,000 from Undivided Profits to Capital.
6. Citizens Bank, Beebe, increased number of shares from 2,000 to 20,000 and reduced par value of shares from $100 to $10.00 per share.
7. The First State Bank of Newport, Newport, increased capital stock from $400,000 to $500,000 through the sale of additional shares.
8. Peoples Bank, Van Buren, increased capital stock from $200,000 to $207,325 through the sale of additional shares.
9. McGehee Bank, McGehee, increased capital stock from $800,000 to $1,000,000 by the transfer of $200,000 from Undivided Profits to Capital.
10. First State Bank & Trust Company, Conway, increased number of shares from 40,000 to 100,000 and reduced par value of shares from $25.00 to $10.00.
11. Warren Bank and Trust Company, Warren, increased capital stock from $300,000 to $600,000 by transfer of $300,000 from Undivided Profits to Capital.
12. Clark County Bank, Gurdon, increased capital stock from $1,300,000 to $1,400,000 by transfer of $100,000 from Undivided Profits to Capital.
13. Citizens Bank of Jonesboro, Jonesboro, increased capital stock from $2,000,000 to $2,170,000 through issuance and sale of new shares.
14. Bank of Quitman, Quitman, increased capital stock from $100,000 to $150,000 through the issuance and sale of new shares.
15. Bank of Sidney, Sidney, increased capital stock from $10,000 to $260,000 through issuance and sale of additional shares.
16. The Twin City Bank, North Little Rock, increased capital stock from $2,700,000 to $20,000,000 through authorized but unissued stock represented by 1,000,000 shares of common stock at $10.00 par value per share and 10,000 shares of preferred stock at $1,000 par value per share.
17. Peoples Bank and Trust Company, Mountain Home, increased capital stock from $1,500,000 to $1,750,000 by transfer of $250,000 from Surplus.
18. Bank of Brinkley, Brinkley, increased capital stock from $300,000 to $600,000 by transfer of $300,000 from Undivided Profits to Capital.

AMENDMENTS ALTERING CAPITAL STRUCTURE

(Cont'd)

19. First State Bank, Springdale, increased capital stock from $798,600 to $878,500 through a stock dividend of $79,900 payable out of Undivided Profits.
20. The Union Bank of Mena, Mena, increased capital stock from $600,000 to $1,200,000 through a stock dividend of $600,000 payable out of Undivided Profits.
21. The Merchants & Planters Bank, Camden, increased capital stock from $750,000 to $1,000,000 through a stock dividend of $250,000 payable out of Undivided Profits.
22. The Corning Bank, Corning, increased capital stock from $250,000 to $375,000 through a stock dividend of $125,000 payable out of Undivided Profits.
23. Citizens First State Bank, Arkadelphia, increased capital stock from $150,000 to $300,000 through a stock dividend of $150,000 payable out of Undivided Profits.
24. Citizens Bank & Trust, Carlisle, increased capital stock from $487,500 to $975,000 through a stock dividend of $487,500 payable out of Undivided Profits.
25. First State Bank, Gould, increased capital stock from $100,000 to $200,000 through a stock dividend of $100,000 payable out of Undivided Profits.
26. Bank of Newark, Newark, increased capital stock from $58,325 to $116,650 through a stock dividend of $58,325 payable out of Undivided Profits. Reduced par value of shares of stock from $25.00 to $10.00.
27. The Bank of Melbourne, Melbourne, increased capital stock from $50,000 to $100,000 through a stock dividend of $50,000 payable out of Undivided Profits.
28. The Farmers & Merchants Bank, Des Arc, increased capital stock from $440,000 to $484,000 through a stock dividend of $44,000 payable out of Undivided Profits.
29. Bank of McCrory, McCrory, increased capital stock from $300,000 to $500,000 by transfer of $200,000 from Undivided Profits.
30. Bank of Lake Village, Lake Village, increased capital stock from $150,000 to $300,000 through sale of 8,000 shares of new stock.
31. Bank of Newark, Newark, increased capital stock from $50,000 to $58,325 through issuance and sale of newly authorized shares.

AMENDMENTS CHANGING NUMBER OF DIRECTORS

July 1, 1979 to June 30, 1980

1. Cross County Bank, Wynne, from 10 to 9.
2. Pulaski Bank & Trust Company, Little Rock, from 5 to 11; to 5-25.

AMENDMENT CHANGING CORPORATE NAME OF BANK

July 1, 1979 to June 30, 1980

1. First State Bank of Lake Village, Lake Village, changed its corporate name to "First State Bank and Trust Company".

AMENDMENTS ADOPTING TRUST POWERS

July 1, 1979 to June 30, 1980

1. First State Bank and Trust Company, Lake Village
2. Heber Springs State Bank, Heber Springs
3. Dumas State Bank, Dumas

PERCENTAGE OF TOTAL CAPITAL TO TOTAL ASSETS

The average percentage of total capital accounts (including Subordinated notes and debentures) to total assets of the 192 Arkansas State Banks as of June 30, 1980 is 9.3%. The following is a list of the commercial banks showing their individual percentages.

Name	Location	Percentage
Commercial Bank at Alma	Alma	10.1
Bank of Amity	Amity	11.5
Citizens First State Bank	Arkadelphia	8.1
Elk Horn Bank & Trust Co.	Arkadelphia	8.5
Merchants & Planters Bank & Trust Co.	Arkadelphia	7.0
Bank of Ashdown	Ashdown	9.9
Bank of Atkins	Atkins	10.4
The Bank of Augusta	Augusta	13.9
Citizens State Bank	Bald Knob	8.8
The Citizens Bank	Batesville	8.1
Bank of Bearden	Bearden	11.0
Citizens Bank	Beebe	12.4
Benton State Bank	Benton	8.1
The Union Bank of Benton	Benton	8.7
Bank of Bentonville	Bentonville	8.2
Citizens Bank	Bentonville	6.7
Bank of Blevins	Blevins	7.9
Farmers Bank & Trust Company	Blytheville	10.0
Citizens Bank	Booneville	9.2
The Bank of Bradley	Bradley	8.0
Bank of Bradley	Brinkley	9.1
Bank of Cabot	Cabot	7.1
State Bank of Calico Rock	Calico Rock	10.4
Merchants and Planters Bank	Camden	7.7
Caraway Bank	Caraway	10.1
Citizens Bank & Trust	Carlisle	8.8
Bank of Cave City	Cave City	9.5
American State Bank	Charleston	11.1
Bank of Cherry Valley	Cherry Valley	10.5
The Merchants and Planters Bank	Clarenden	7.4
Arkansas State Bank	Clarksville	9.1
Farmers Bank & Trust Company	Clarksville	7.6
Clinton State Bank	Clinton	10.0
First State Bank and Trust Company	Conway	10.9
The Corning Bank	Corning	8.3
First State Bank	Crossett	5.9
Danville State Bank	Danville	8.5
Arkansas Valley Bank	Dardanelle	7.9
Bank of Dardanelle	Dardanelle	9.7
Decatur State Bank	Decatur	13.7
Bank of Delight	Delight	8.9
First State Bank of DeQueen	DeQueen	7.6
Dermott State Bank	Dermott	12.4
First State Bank of Dermott	Dermott	7.5
Farmers & Merchants Bank	Des Arc	15.4

PERCENTAGE OF TOTAL CAPITAL TO TOTAL ASSETS (CONT'D)

Name	Location	Percentage
DeWitt Bank & Trust Company	DeWitt	14.7
Peoples Bank	Dierks	12.6
Bank of Dover	Dover	8.8
Dumas State Bank	Dumas	12.2
Merchants and Farmers Bank	Dumas	11.2
Earle State Bank	Earle	10.0
The Delta State Bank	Elaine	27.9
Exchange Bank and Trust Company	El Dorado	7.9
Bank of Elkins	Elkins	8.4
Bank of England	England	15.0
The Citizens Bank	England	20.2
The Eudora Bank	Eudora	13.0
Bank of Eureka Springs	Eureka Springs	10.8
Bank of Evening Shade	Evening Shade	9.8
McIlroy Bank & Trust	Fayetteville	7.4
Citizens Bank and Trust Company	Flippin	7.3
Fordyce Bank & Trust Company	Fordyce	10.5
Planters Bank and Trust Company	Forrest City	11.3
Planters and Merchants Bank	Gillett	11.3
Bank of Glenwood	Glenwood	8.9
Caddo State Bank	Glenwood	13.5
First State Bank	Gould	9.6
Bank of Gravett	Gravette	9.6
Farmers Bank	Greenwood	10.8
The First Bank	Griffithville	12.3
Clark County Bank	Gurdon	8.5
Farmers Bank	Hamburg	10.1
Calhoun County Bank	Hampton	11.6
The Bank of Harrisburg	Harrisburg	10.3
The Security Bank	Harrison	8.6
Prairie County Bank	Hazen	8.7
The Cleburne County Bank	Heber Springs	8.0
Heber Springs State Bank	Heber Springs	9.4
Bank of Holly Grove	Holly Grove	12.9
Horatio State Bank	Horatio	10.5
First Security Bank of North Arkansas	Horseshoe Bend	7.9
Arkansas Bank and Trust Company	Hot Springs	6.6
Bank of Imboden	Imboden	8.0
First Jacksonville Bank	Jacksonville	10.9
Newton County Bank	Jasper	8.2
Bank of Northeast Arkansas	Jonesboro	9.0
Citizens Bank of Jonesboro	Jonesboro	7.8
First Bank and Trust of Jonesboro	Jonesboro	7.2
Mercantile Bank	Jonesboro	8.3
Farmers and Merchants Bank	Judsonia	13.0
Union State Bank	Junction City	8.5
Bank of Kensett	Kensett	31.2

PERCENTAGE OF TOTAL CAPITAL TO TOTAL ASSETS (CONT'D)

Name	Location	Percentage
Bank of Kingston	Kingston	11.9
Bank of Lake Village	Lake Village	9.3
First State Bank and Trust Company	Lake Village	11.3
Citizens Bank of Lavaca	Lavaca	9.1
Leachville State Bank	Leachville	16.2
Little River Bank	Lepanto	12.6
Leslie State Bank	Leslie	7.1
Peoples Bank and Loan Company	Lewisville	7.9
Bank of Lincoln	Lincoln	7.3
Pulaski Bank and Trust Company	Little Rock	7.7
Bank of Lockesburg	Lockesburg	11.9
First State Bank	Lonoke	12.4
Farmers Bank & Trust Company	Magnolia	12.1
Bank of Malvern	Malvern	8.8
Peoples Bank	Mammoth Spring	10.6
Merchants & Planters Bank	Manila	12.9
Bank of Mansfield	Mansfield	9.6
Farmers and Merchants Bank	Marianna	9.0
Citizens Bank	Marion	15.7
Marked Tree Bank	Marked Tree	9.1
The Citizens Bank	Marshall	9.1
Bank of Marvell	Marvell	11.8
Bank of McCrory	McCrory	9.4
MeGehee Bank	McGehee	10.1
The Bank of Melbourne	Melbourne	11.5
The Union Bank of Mena	Mena	12.8
Monette State Bank	Monette	9.3
Commercial Bank and Trust Co.	Monticello	8.5
Union Bank & Trust Company	Monticello	7.3
The First State Bank	Morrilton	11.8
Morrilton Security Bank	Morrilton	9.3
First Bank & Trust Co. of Mountain Home	Mountain Home	7.3
Peoples Bank and Trust Company	Mountain Home	9.4
Bank of Mountain View	Mountain View	12.0
The Bank of Montgomery County	Mount Ida	10.5
Bank of Mulberry	Mulberry	8.0
Pike County Bank	Murfreesboro	9.8
Citizens State Bank	Nashville	7.5
Bank of Newark	Newark	8.6
Bank of New Edinburg	New Edinburg	6.5
First State Bank of Newport	Newport	9.2
Merchants & Planters Bank	Newport	9.3
The Twin City Bank	No. Litle Rock	9.0
The Planters Bank	Osceola	7.0
Bank of Ozark	Ozark	8.0
Security Bank	Paragould	8.5
Bank of Parkdale	Parkdale	9.2

PERCENTAGE OF TOTAL CAPITAL TO TOTAL ASSETS (CONT'D)

Name	Location	Percentage
First State Bank	Parkin	11.4
Bank of Pea Ridge	Pea Ridge	8.2
The Perry County Bank	Perryville	9.9
Piggott State Bank	Piggott	10.2
First State Bank	Plainview	8.2
Bank of Pocahontas	Pocahontas	9.8
Planters & Stockmen Bank	Pocahontas	9.9
The Lawrence County Bank	Portia	8.4
The Peoples Bank	Portland	17.9
Portland Bank	Portland	9.4
Farmers and Merchants Bank	Prairie Grove	9.9
Bank of Prescott	Prescott	11.2
Bank of Quitman	Quitman	6.9
The Bank of Rector	Rector	11.3
Farmers and Merchants Bank	Reyno	6.9
The Bank of Rison	Rison	13.8
Farmers and Merchants Bank	Rogers	9.5
Peoples Bank and Trust Company	Russellville	9.9
Bank of Salem	Salem	8.8
Logan County Bank	Scranton	10.0
First Security Bank	Searcy	9.6
Grant County Bank	Sheridan	9.0
First State Bank	Sherwood	10.4
Bank of Sidney	Sidney	28.0
Arkansas State Bank	Siloam Springs	7.2
Smackover State Bank	Smackover	8.4
Merchants and Planters Bank	Sparkman	8.3
First State Bank	Springdale	8.1
Bodcaw Bank	Stamps	8.1
Bank of Star City	Star City	7.6
The Stephens Security Bank	Stephens	6.9
Citizens Bank	Strong	18.5
The Farmers and Merchants Bank	Stuttgart	8.7
Citizens Bank	Tillar	11.3
Bank of Trumann	Trumann	8.8
Bank of Tuckerman	Tuckerman	11.6
Tyronza Bank	Tyronza	12.0
Citizens Bank & Trust Company	Van Buren	9.8
Peoples Bank & Trust Company	Van Buren	12.6
Bank of Waldo	Waldo	8.5
The Peoples Bank	Waldo	11.8
Bank of Waldron	Waldron	11.2
The Scott County Bank	Waldron	36.9
First State Bank of Warren	Warren	7.6
Warren Bank and Trust Company	Warren	7.3
Bank of Weiner	Weiner	10.4
Merchants and Farmers Bank	West Helena	7.5
Bank of West Memphis	West Memphis	8.9
Rice Growers Bank	Wheatley	8.6
Wilmot State Bank	Wilmot	14.7
Bank of Wilson	Wilson	17.4
Cross County Bank	Wynne	9.1
The Bank of Yellville	Yellville	8.6

STATISTICAL INFORMATION REFLECTING THE GROWTH OF ARKANSAS STATE BANKS OVER A TEN YEAR PERIOD

(Commercial Banks only)

1970-1980

	June 30, 1970	June 30, 1980
Number of banks with assets of less than $1,000,000	7	1
With assets of $ 1,000,000 to $ 2,000,000	16	2
With assets of $ 2,000,000 to $ 3,500,000	32	4
With assets of $ 3,500,000 to $ 5,000,000	31	2
With assets of $ 5,000,000 to $ 7,500,000	33	15
With assets of $ 7,500,000 to $10,000,000	20	13
With assets of $10,000,000 to $15,000,000	22	46
With assets of $15,000,000 to $20,000,000	7	17
With assets of $20,000,000 to $30,000,000	8	33
With assets of $30,000,000 to $50,000,000	3	40
With assets of $50,000,000 to $75,000,000	0	12
With assets over $75,000,000	1	7
	180	192

	June 30, 1970	June 30, 1980	Per Cent Increase
	(Reported in millions and nearest thousand)		
Total assets	$1,529,146	$5,030,323	229%
Total loans	766,510	2,601,663	239%
All U.S. Gov't. oblig.	258,186	775,096	200%
State, Municipal and Other Bonds	217,369	757,965	249%
Deposits	1,356,624	4,397,504	224%
Total Capital Accounts	134,619	441,250	228%

SIXTY-SIXTH REPORT

showing

THE CONDITION OF THE
192 ARKANSAS STATE-CHARTERED BANKS

ASSETS AND LIABILITIES ARE AS SHOWN BY THE CALL OF
JUNE 30, 1980

Banks are listed according to an alphabetical arrangement of cities and towns where located.

Population figures and other information furnished by the various banks.

COMMERCIAL BANK AT ALMA, ALMA

Population 2,548 Crawford County
Chartered January 31, 1910 P.O. Box 369 Telephone Number 632-2257
Zip Code 72921
Number of Branches: Inside City — None; Outside City — 1

Principal Officers:

*Ralph B. Ballentine	President
Hilda Knight	Vice Pres. & Cashier
Terry Q. Carson	Vice Pres.
Lucille Hayes	Assist. Vice Pres.
Barbara Houck	Assist. Cashier
Helen Jones	Assist. Cashier
Lorene Nolen	Branch Mgr.

Directors:

Ralph B. Ballentine
John P. Ballentine
John A. Griffin
W. Dane Clay
Hilda Knight
C. R. Starbird

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*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1980

Assets	Mil.	Thou.
Cash & due from depositories	1	236
U.S. Treasury securities	1	886
Oblig. of other U.S. Gov't agencies & corporations		208
Oblig. of States & political subdivisions	2	082
Excess funds sold	1	100
Loans, Net	6	504
Bank premises, furniture and fixtures		361
All other assets		78
TOTAL	13	455

Liabilities	Mil.	Thou.
Demand dep., ind., part., corp.	4	878
Time dep., ind., part., corp.	5	901
U.S. Gov't deposits		28
Dep. of States & subdivisions	1	159
Certified & Officers' cks.		91
Total deposits	12	057
All other liabilities		16
Total liabilities	12	073
Equity Capital		
Capital (# shs. au. 4,000) (# shs. otst. 4,000)		100
Surplus		300
Undivided profits & capital res.		982
Total Equity Capital	1	382
TOTAL	13	455

BANK OF AMITY, AMITY

Population 614 Clark County
Chartered November 30, 1905 P.O. Box 38 Telephone Number 342-5268
Zip Code 71921
Number of Branches: Inside City — None; Outside City — None

Principal Officers:		Directors:
*Cleda Olds	President & Cashier	Ernie Dunlap
Joe F. Maxey	Vice Pres.	Joe F. Maxey
Peggy T. Adams	Assist. Cashier	M. H. Oakley
Hazel Richardson	Assist. Cashier	Cleda Olds
		Hazel Richardson

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*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1980

Assets	Mil.	Thou.	Liabilities	Mil.	Thou.
Cash & due from depositories	3	525	Demand dep., ind., part., corp.	4	823
U.S. Treasury securities	2	377	Time dep., ind., part., corp.	13	787
Oblig. of other U.S. Gov't agencies & corporations	1	937	U.S. Gov't deposits		8
Oblig. of States & political subdivisions	3	540	Dep. of States & subdivisions	1	002
Excess funds sold	1	615	Total deposits	19	620
Loans, Net	8	947	All other liabilities		32
Bank premises, furniture and fixtures		269	Total liabilities	19	652
All other assets		3	**Equity Capital**		
			Capital (# shs. au. 4,000) (# shs. otst. 4,000)		100
			Surplus	1	100
			Undivided profits & capital res.	1	361
			Total Equity Capital	2	561
TOTAL	22	213	TOTAL	22	213

CITIZENS FIRST STATE BANK, ARKADELPHIA

Population 10,277 Clark County
Chartered May 24, 1977 P.O. Box 218 Telephone Number 246-2411
Zip Code 71923
Number of Branches: Inside City — 1; Outside City — None

Principal Officers:

*R. Edward Snider, Jr.	President
Raymond Toler	Exec Vice Pres.
Larry Kinard	Senior Vice Pres.
Johnnie Sue Honeycutt	V.P. & Cashier
Jim Clevenger	Assist. V.P. & Data Processing Mgr.
Jim Hay	Assist. Vice Pres.
Pat Duke	Assist. Cashier
Judy Sligh	Assist. Vice Pres.
Betty Watson	Loan Adm. Officer

Directors:

- I. B. Fuller, Jr.
- E. J. Alexander
- Ralph Williams
- Flave Carpenter
- Raymond Toler
- Cecil Cupp, Jr.
- R. Edward Snider, Jr.
- Jerry Francis
- John M. Moore
- Billy Bob Hardman
- Larry Kinard
- C. R. Huie
- Ed McCorkle

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*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1980

Assets	Mil.	Thou.
Cash & due from depositories	1	552
U.S. Treasury securities	1	299
Oblig. of other U.S. Gov't agencies & corporations	1	300
Oblig. of States & political subdivisions	2	287
All other securities		81
Excess funds sold	1	800
Loans, Net	14	500
Bank premises, furniture and fixtures		670
All other assets	1	345
TOTAL	24	834

Liabilities	Mil.	Thou.
Demand dep., ind., part., corp.	6	029
Time dep., ind., part., corp.	14	342
U.S. Gov't deposits		21
Dep. of States & subdivisions	1	887
Certified & Officers' cks.		191
Total deposits	22	470
All other liabilities		364
Total liabilities	22	834
Equity Capital		
Capital (# shs. au. 30,000) (# shs. otst. 30,000)		300
Surplus		700
Undivided profits & capital res.	1	000
Total Equity Capital	2	000
TOTAL	24	834

ELK HORN BANK & TRUST CO., ARKADELPHIA

Population 10,277 Clark County
Chartered September 28, 1903 P.O. Box 248 Telephone Number 246-5811
Zip Code 71923
Number of Branches: Inside City — 1; Outside City — 1

Principal Officers:	
*Larry C. Whitley	President
Roy N. Shope	Exec. V.P. & Cashier
Raymond N. Smith	Senior Vice Pres.
Herman G. Brewer	Vice Pres.

Directors:

M. M. Barksdale
Thomas B. Barksdale
James Blanton
Gregory L. Bourns
Harold Echols
James T. Gooch
Clarence Hardin
James W. Harrington
Clift C. Lane
J. Hugh Lookadoo
Earl Meeks
Wayne D. Pollard
Roy N. Shope
A. C. Stone
Larry C. Whitley
J. B. Wingfield

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*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1980

Assets	Mil.	Thou.
Cash & due from depositories	1	774
U.S. Treasury securities	1	309
Oblig. of other U.S. Gov't agencies & corporations	5	587
Oblig. of States & political subdivisions	4	923
Excess funds sold	1	700
Loans, Net	13	949
Bank premises, furniture and fixtures		812
All other assets		768
TOTAL	30	822

Liabilities	Mil.	Thou.
Demand dep., ind., part., corp.	6	826
Time dep., ind., part., corp.	18	711
U.S. Gov't deposits		8
Dep. of States & subdivisions	1	927
Certified & Officers' cks.		107
Total deposits	27	579
All other liabilities		612
Total liabilities	28	191
Equity Capital		
Capital (# shs. au. 24,000) (# shs. otst. 24,000)		600
Surplus		750
Undivided profits & capital res.	1	281
Total Equity Capital	2	631
TOTAL	30	822

MERCHANTS & PLANTERS BANK & TRUST COMPANY, ARKADELPHIA

Population 10,277 Clark County
Chartered June 15, 1911 P.O. Box 219 Telephone Number 246-4511
Zip Code 71923
Number of Branches: Inside City — 1; Outside City — None

Principal Officers:

*Millard E. Aud	Chairman of The Board & Pres.
L. L. Lineback	Senior Vice Pres.
R. Allan Kimball	Vice Pres.
Barbara J. Evans	Vice Pres.
J. Ann Massey	Cashier

Directors:

Millard E. Aud
John M. Hobgood
Toney D. McMillan
Robert C. Rhodes
Jane Ross
Donald M. Tatman
Ross M. Whipple

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*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1980

Assets	Mil.	Thou.
Cash & due from depositories	2	001
U.S. Treasury securities	2	188
Oblig. of other U.S. Gov't agencies & corporations	1	798
Oblig. of States & political subdivisions	1	883
All other securities		274
Loans, Net	14	011
Bank premises, furniture and fixtures		393
All other assets		78
TOTAL	22	626

Liabilities	Mil.	Thou.
Demand dep., ind., part., corp.	4	882
Time dep., ind., part., corp.	13	925
U.S. Gov't deposits		4
Dep. of States & subdivisions	2	157
Certified & Officers' cks.		79
Total deposits	21	047
Total liabilities	21	047
Equity Capital		
Capital (# shs. au. 4,000) (# shs. otst. 4,000)		100
Surplus		750
Undivided profits & capital res.		579
Total Equity Capital	1	429
Subordinated notes & debentures		150
TOTAL	22	626

BANK OF ASHDOWN, ASHDOWN

Population 3,956 Little River County
Chartered October 5, 1970 P.O. Box 547 Telephone Number 898-2761
Zip Code 71822
Number of Branches: Inside City — 1; Outside City — 1

Principal Officers:		Directors:
*Larry R. Mashburn	President	John H. Hendrix
John W. Coleman	Vice Pres.	James A. Gunter, Jr.
Janice W. Parkhill	Vice Pres.	James D. Armstrong
Robert W. Lewis	Vice Pres.	Bill R. Brown
Sue Daniel	Assist. Vice Pres.	Leonard Hampson
Linda Barfield	Assist. Cashier	Wesley Strange
Marie Findley	Assist. Cashier	Martha Edmonson
		Eunice Spigner

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*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1980

Assets	Mil.	Thou.	Liabilities	Mil.	Thou.
Cash & due from depositories	1	298	Demand dep., ind., part., corp.	3	326
U.S. Treasury securities	1	282	Time dep., ind., part., corp.	10	078
Oblig. of other U.S. Gov't agencies & corporations		100	U.S. Gov't deposits		19
Oblig. of States & political subdivisions	1	140	Dep. of States & subdivisions	1	860
Excess funds sold	1	900	Certified & Officers' cks		112
Loans, Net	10	812	Total deposits	15	395
Bank premises, furniture and fixtures		473	All other liabilities		241
All other assets		355	Total liabilities	15	636
			Equity Capital		
			Capital (# shs. au. 45,000) (# shs. otst. 45,000)		450
			Surplus		725
			Undivided profits & capital res.		549
			Total Equity Capital	1	724
TOTAL	17	360	TOTAL	17	360

BANK OF ATKINS, ATKINS

Population 2,639 Pope County
Chartered September 19, 1895 P.O. Box 157 Telephone Number 641-2987
Zip Code 72823
Number of Branches: Inside City — None; Outside City — None

Principal Officers:		Directors:
*James C. Mitchell	Chairman	James C. Mitchell
David M. Mitchell	President	David M. Mitchell
Dorothy Wiley	Cashier	M. J. Hickey
		E. L. Jorden

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*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1980

Assets	Mil.	Thou.
Cash & due from depositories		736
U.S. Treasury securities	1	351
Oblig. of States & political subdivisions	2	748
All other securities		103
Loans, Net	4	804
Bank premises, furniture and fixtures		50
All other assets		301
TOTAL	10	093

Liabilities	Mil.	Thou.
Demand dep., ind., part., corp.	2	272
Time dep., ind., part., corp.	4	768
U.S. Gov't deposits		1
Dep. of States & subdivisions	1	495
Certified & Officers' cks.		108
Total deposits	8	644
Excess funds purchased		300
All other liabilities		103
Total liabilities	9	047
Equity Capital		
Capital (# shs. au. 12,500) (# shs. otst. 12,500)		125
Surplus		675
Undivided profits & capital res.		246
Total Equity Capital	1	046
TOTAL	10	093

THE BANK OF AUGUSTA, AUGUSTA

Population 2,777 Woodruff County
Chartered February 20, 1935 P.O. Box Y Telephone Number 347-2511
Zip Code 72006
Number of Branches: Inside City — None; Outside City — None

Principal Officers:

*Woody Castleberry	Vice President
Dorothy Willis	Vice Pres. & Cashier
Sharon Rushing	Assist. Cashier

Directors:

George L. Beard
R. E. Gregory
John R. Eldridge
W. P. Daniel
Franklin Collier
J. Ford Smith
E. R. Miller

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*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1980

Assets	Mil.	Thou.
Cash & due from depositories	1	047
U.S. Treasury securities	1	347
Oblig. of other U.S. Gov't agencies & corporations	4	919
Oblig. of States & political subdivisions	4	718
All other securities		1
Excess funds sold		450
Loans, Net	7	611
Bank premises, furniture and fixtures		276
All other assets		512
TOTAL	20	881

Liabilities	Mil.	Thou.
Demand dep., ind., part., corp.	4	416
Time dep., ind., part., corp.	10	558
Dep. of States & subdivisions	2	481
Certified & Officers' cks.		75
Total deposits	17	530
All other liabilities		437
Total liabilities	17	967
Equity Capital		
Capital (# shs. au. 4,000) (# shs. otst. 4,000)		100
Surplus		500
Undivided profits & capital res.	2	314
Total Equity Capital	2	914
TOTAL	20	881

CITIZENS STATE BANK, BALD KNOB

Population 2,510 White County
Chartered January 22, 1931 P.O. Box 200 Telephone Number 724-3241
Zip Code 72010
Number of Branches: Inside City — 1; Outside City — 1

Principal Officers:

*Mrs. Juanita Litzelfelner	President & Chm. of Bd.
Larry E. Kircher	Vice Pres. & Cashier
David O. Ramey	Vice Pres.
Margaret Etheridge	Assist. Vice Pres.
Peggy Reed	Assist. Cashier

Directors:

Mrs. Juanita Litzelfelner
Larry E. Kircher
David O. Ramey
Wm. H. Collison
Jennings Leggett

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*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1980

Assets	Mil.	Thou.
Cash & due from depositories	1	214
U.S. Treasury securities	2	966
Oblig. of other U.S. Gov't agencies & corporations	1	151
Oblig. of States & political subdivisions	2	560
Excess funds sold		550
Loans, Net	5	856
Bank premises, furniture and fixtures		46
All other assets		14
TOTAL	14	357

Liabilities	Mil.	Thou.
Demand dep., ind., part., corp.	4	801
Time dep., ind., part., corp.	7	055
U.S. Gov't deposits		11
Dep. of States & subdivisions	1	162
Certified & Officers' cks.		62
Total deposits	13	091
Total liabilities	13	091
Equity Capital		
Capital (# shs. au. 4,000) (# shs. otst. 4,000)		100
Surplus		400
Undivided profits & capital res.		766
Total Equity Capital	1	266
TOTAL	14	357

THE CITIZENS BANK, BATESVILLE

Population 7,214 Independence County
Chartered February 19, 1953 P.O. Box 2156 Telephone Number 793-4441
Zip Code 72501
Number of Branches: Inside City — 2; Outside City — None

Principal Officers:

*T. G. Vinson	President
Charles Arnold	Executive Vice Pres.
David Hidy	Vice Pres.
David Ford	Vice Pres.
Richard Black	Vice Pres.
Floren King	Vice Pres.
Greg Shaver	Auditor

Directors:

J. K. Southerland
M. F. Highsmith
Noel K. Sims
Lackey Moody
Dr. Lackey G. Moody
Doyle Rogers
Eagle Street
Charles Arnold
T. G. Vinson

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*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1980

Assets	Mil.	Thou.
Cash & due from depositories	4	411
U.S. Treasury securities		900
Oblig. of other U.S. Gov't agencies & corporations	2	578
Oblig. of States & political subdivisions	3	911
All other securities		39
Excess funds sold	2	800
Loans, Net	30	746
Bank premises, furniture and fixtures	1	288
All other assets		922
TOTAL	47	595

Liabilities	Mil.	Thou.
Demand dep., ind., part., corp.	11	381
Time dep., ind., part., corp.	27	526
U.S. Gov't deposits		17
Dep. of States & subdivisions	3	162
All other deposits		683
Certified & Officers' cks.		240
Total deposits	43	009
All other liabilities		712
Total liabilities	43	721
Equity Capital		
Capital (# shs. au. 3,500) (# shs. otst. 3,500)		350
Surplus		950
Undivided profits & capital res.	2	161
Total Equity Capital	3	461
Subordinated notes & debentures		413
TOTAL	47	595

BANK OF BEARDEN, BEARDEN

Population 1,272 Ouachita County
Chartered June 17, 1945 P.O. Box 135 Telephone Number 687-2233
Zip Code 71720
Number of Branches: Inside City — None; Outside City — None

Principal Officers:

Garland Anthony	Chairman of Board
*John E. Anthony	President
Roger E. Knox	Executive Vice Pres.
Jay W. Dickey, Jr.	Vice Pres.
Edward W. Paschal	Operations Officer
Harold Mizell	Cashier
Rosemary Barner	Assist. Cashier

Directors:

Garland Anthony
John E. Anthony
Joe F. Barner
Jay W. Dickey, Jr.
Kenneth D. Keeton
Howard G. McWhorter
Eric Stuckey
J. E. Word

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*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1980

Assets	Mil.	Thou.
Cash & due from depositories		986
U.S. Treasury securities		400
Oblig. of other U.S. Gov't agencies & corporations	1	577
Oblig. of States & political subdivisions	2	282
Excess funds sold	1	250
Loans, Net	4	033
Bank premises, furniture and fixtures		133
All other assets		1
TOTAL	10	662

Liabilities	Mil.	Thou.
Demand dep., ind., part., corp.	2	874
Time dep., ind., part., corp.	5	646
U.S. Gov't deposits		26
Dep. of States & subdivisions		890
Certified & Officers' cks.		54
Total deposits	9	490
Total liabilities	9	490
Equity Capital		
Capital (# shs. au. 8,000) (# shs. otst. 8,000)		200
Surplus		700
Undivided profits & capital res.		272
Total Equity Capital	1	172
TOTAL	10	662

CITIZENS BANK, BEEBE

Population 3,069 White County
Chartered June 21, 1917 P.O. Box T Telephone Number 882-6411
Zip Code 72012
Number of Branches: Inside City — 1; Outside City — None

Principal Officers:

*Robert L. Jones.......... President
E. H. Abington, II . Exec. Vice Pres.
Margie Jensen .... Vice Pres.
Betty Liddle ..... Assist. Vice Pres.
Anna B. Spradlin .... Cashier
Vickie Duke........ Assist. Cashier

Directors:

T. E. Abington, Chairman Bd.
E. H. Abington, II, Vice Ch.
Bobby Bell
Doyle Burns
Millan Burrow
John B. Fisher
G. Byrne Garrett
Frank Garrison
Leroy Goff
J. Darrel Hall
Lee F. Hayes
Benny Hefner
Margie Jensen
Mayes Scott
C. A. Jones

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*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1980

Assets	Mil.	Thou.
Cash & due from depositories		893
U.S. Treasury securities ..	1	728
Oblig. of other U.S. Gov't agencies & corporations		600
Oblig. of States & political subdivisions ...	1	959
Excess funds sold		400
Loans, Net	6	604
Bank premises, furniture and fixtures		266
All other assets		237
TOTAL	12	687

Liabilities	Mil.	Thou.
Demand dep., ind., part., corp..............	3	947
Time dep., ind., part., corp.	4	908
U.S. Gov't deposits		32
Dep. of States & subdivisions...........	1	956
Certified & Officers' cks...		88
Total deposits..........	10	931
All other liabilities		184
Total liabilities.........	11	115
Equity Capital		
Capital (# shs. au. 20,000) . (# shs. otst. 20,000)		200
Surplus		500
Undivided profits & capital res..............		872
Total Equity Capital....	1	572
TOTAL	12	687

BENTON STATE BANK, BENTON

Population 17,121 Saline County
Chartered February 9, 1934 P.O. Box 9 Telephone Number 778-0431
Zip Code 72015
Number of Branches: Inside City — 2; Outside City — 1

Principal Officers:

*Brooks Morris	President
Russell Coleman	Exec. Vice Pres. & Cashier
June MaGee	Vice Pres.
Harry McCormick	Vice Pres.
Joann Baker	Vice Pres.
Joe Caldwell	Business Development
Jimmy Leech	Trust Officer

Directors:

Bob Alsobrook
Mrs. W. R. Alsobrook
Fred E. Briner
W. L. Tucker
A. B. Holiman
Wyatt Crawford
Roy Bishop

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*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1980

Assets	Mil.	Thou.
Cash & due from depositories	4	852
U.S. Treasury securities	6	655
Oblig. of other U.S. Gov't agencies & corporations	6	399
Oblig. of States & political subdivisions	9	168
All other securities		462
Excess funds sold	1	250
Loans, Net	31	159
Bank premises, furniture and fixtures	1	230
All other assets	1	554
TOTAL	62	729

Liabilities	Mil.	Thou.
Demand dep., ind., part., corp.	17	219
Time dep., ind., part., corp.	35	566
U.S. Gov't deposits		17
Dep. of States & subdivisions	3	605
Certified & Officers' cks.		172
Total deposits	56	579
All other liabilities	1	087
Total liabilities	57	666
Equity Capital		
Capital (# shs. au. 132,000) (# shs. otst. 132,000)	1	320
Surplus		825
Undivided profits & capital res.	2	418
Total Equity Capital	4	563
Subordinated notes & debentures		500
TOTAL	62	729

THE UNION BANK OF BENTON, BENTON

Population 17,121 Saline County
Chartered January 11, 1954 P.O. Box 687 Telephone Number 778-0411
Zip Code 72015
Number of Branches: Inside City — 1; Outside City — 2

Principal Officers:

*Joe D. Powers	Chm. of the Board and President
Jim Fincher	Executive Vice Pres.
Gary Sproul	Senior Vice Pres.
Mickey Taylor	Vice Pres.
Joe Givens	Assist. Vice Pres.
Charles Penick	Assist. Vice Pres. and Trust Officer
Mike Whaley	Assist. Vice Pres.

Directors:

Ted Boswell
Hugh Bragg
Henry Brown
Lib Carlisle
Jim Fincher
J. D. Harris
I. E. McCray, Sr.
I. E. McCray, Jr.
Don Miller
Ron Kuerner
Joe D. Powers
Gary Sproul
J. Fred Walton, Jr.

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*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1980

Assets	Mil.	Thou.
Cash & due from depositories	4	774
U.S. Treasury securities	3	126
Oblig. of other U.S. Gov't agencies & corporations	3	717
Oblig. of States & political subdivisions	4	989
All other securities		21
Loans, Net	26	325
Bank premises, furniture and fixtures	1	506
All other assets	1	201
TOTAL	45	659

Liabilities	Mil.	Thou.
Demand dep., ind., part., corp.	10	733
Time dep., ind., part., corp.	26	145
U.S. Gov't deposits		18
Dep. of States & subdivisions	3	436
Certified & Officers' cks.		207
Total deposits	40	539
Excess funds purchased		500
All other liabilities		647
Total liabilities	41	686
Equity Capital		
Capital (# shs. au. 72,940.3). (# shs. otst. 72,940.3)		729
Surplus		857
Undivided profits & capital res.	1	637
Total Equity Capital	3	223
Subordinated notes & debentures		750
TOTAL	45	659

BANK OF BENTONVILLE, BENTONVILLE

Population 8,751 Benton County
Chartered February 25, 1931 P.O. Box 449 Telephone Number 273 3331
Zip Code 72712
Number of Branches: Inside City — 1; Outside City — 2

Principal Officers:

*Burton E. Stacy	President
John W. Fryer	Executive Vice Pres.
Tim Summers	Vice Pres.
Carl T. Cosand	Vice Pres. & Trust Officer
Maurice Easterling	Vice Pres. & Director of Auditing
Perry L. Bowen	Vice Pres.
Donald E. Walker	Vice Pres.

Directors:

Sam Walton
Edward Adair
George Billingsley
R. E. Buck
Max Burger
William Enfield
Glenn Featherston
John Fryer
Clayton Little
Burton Stacy
Carl Hutchens
John Rollow
Roy Scoggins
Jim Walton

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*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1980

Assets	Mil.	Thou.
Cash & due from depositories	4	134
U.S. Treasury securities	5	232
Oblig. of other U.S. Gov't agencies & corporations	2	015
Oblig. of States & political subdivisions	13	539
Excess funds sold	1	800
Loans, Net	36	792
Bank premises, furniture and fixtures		958
All other assets	1	513
TOTAL	65	983

Liabilities	Mil.	Thou.
Demand dep., ind., part., corp.	15	372
Time dep., ind., part., corp.	35	827
U.S. Gov't deposits		43
Dep. of States & subdivisions	5	446
All other deposits		779
Certified & Officers' cks.		131
Total deposits	57	598
All other liabilities	2	942
Total liabilities	60	540
Equity Capital		
Capital (# shs. au. 50,000) (# shs. otst. 39,200)		980
Surplus		520
Undivided profits & capital res.	3	943
Total Equity Capital	5	443
TOTAL	65	983

CITIZENS BANK, BENTONVILLE

Population 8,751 Benton County
Chartered December 16, 1968 P.O. Box 100 Telephone Number 273-5586
Zip Code 72712
Number of Branches: Inside City — None; Outside City — 2

Principal Officers:

*Robert L. Smith	President
Lloyd T. Jones	Executive Vice Pres.
Johnnie J. Qualls	Cashier
Lawrence R. McCarroll	Vice Pres.
William J. Hurd	Assist. Vice Pres.

Directors:

- Lawrence P. Bolte
- G. J. Bonds
- Wayne W. Carlson
- Lawrence R. McCarroll
- Wilson D. Powell
- Floyd L. Rees
- Cecil E. Shores
- Robert L. Smith
- Wiley H. Wolfe

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*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1980

Assets	Mil.	Thou.
Cash & due from depositories	2	873
U.S. Treasury securities		400
Oblig. of other U.S. Gov't agencies & corporations	1	815
Oblig. of States & political subdivisions	4	020
Excess funds sold		200
Loans, Net	19	529
Bank premises, furniture and fixtures		295
All other assets		918
TOTAL	30	050

Liabilities	Mil.	Thou.
Demand dep., ind., part., corp.	6	328
Time dep., ind., part., corp.	16	504
U.S. Gov't deposits		4
Dep. of States & subdivisions	4	443
Certified & Officers' cks.		241
Total deposits	27	520
All other liabilities		436
Total liabilities	27	956
Equity Capital		
Capital (# shs. au. 25,000) (# shs. otst. 25,000)		250
Surplus		750
Undivided profits & capital res.	1	094
Total Equity Capital	2	094
TOTAL	30	050

BANK OF BLEVINS, BLEVINS

Population 265 Hempstead County
Chartered August 12, 1912 P.O. Box 158 Telephone Number 874-2541
Zip Code 71825
Number of Branches: Inside City — None; Outside City — None

Principal Officers:

*Mike Stephens . . Exec. Vice Pres. & Cashier
Nell Stephens . . . . . Senior Vice Pres.
P. C. Stephens . . . . President

Directors:

P. C. Stephens
Harold M. Stephens
Mike Stephens
Nell Stephens

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*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1980

Assets	Mil.	Thou.
Cash & due from depositories		330
U.S. Treasury securities		946
Oblig. of other U.S. Gov't agencies & corporations	1	048
Oblig. of States & political subdivisions		215
Excess funds sold		200
Loans, Net	2	605
Bank premises, furniture and fixtures		19
All other assets		1
TOTAL	5	364

Liabilities	Mil.	Thou.
Demand dep., ind., part., corp.	1	137
Time dep., ind., part., corp.	3	032
U.S. Gov't deposits		3
Dep. of States & subdivisions		750
Certified & Officers' cks.		7
Total deposits	4	929
All other liabilities		9
Total liabilities	4	938
Equity Capital		
Capital (# shs. au. 8,000) (# shs. otst. 8,000)		100
Surplus		100
Undivided profits & capital res.		226
Total Equity Capital		426
TOTAL	5	364

FARMERS BANK & TRUST COMPANY, BLYTHEVILLE

Population 27,500 Mississippi County
Chartered March 16, 1908 P.O. Box 688 Telephone Number 763-8101
Zip Code 72315
Number of Branches: Inside City — 2; Outside City — 1

Principal Officers:

*R. A. Porter	Chm. of the Board
Earl L. McCarroll	President
Lee A. Crowe	Exec. Vice Pres.
H. N. Whitis	Vice Pres.
Alvin Huffman, III	Vice Pres.
R. G. Cox	Cashier
Joe Churchill	Assist. Vice Pres.
Charles E. Ellis	Trust Officer

Directors:

Dale Briggs
Jerry Cohen
Glen Cook
G. G. Hubbard, Jr.
Paul C. Hughes
Max Logan
Earl L. McCarroll
R. A. Porter

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*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1980

Assets	Mil.	Thou.
Cash & due from depositories	3	172
U.S. Treasury securities	10	926
Oblig. of other U.S. Gov't agencies & corporations	10	696
Oblig. of States & political subdivisions	8	650
All other securities		75
Excess funds sold	4	500
Loans, Net	14	379
Bank premises, furniture and fixtures		949
All other assets	1	066
TOTAL	54	413

Liabilities	Mil.	Thou.
Demand dep., ind., part., corp.	13	105
Time dep., ind., part., corp.	28	568
U.S. Gov't deposits		81
Dep. of States & subdivisions	5	798
All other deposits		195
Certified & Officers' cks.		216
Total deposits	47	963
All other liabilities	1	007
Total liabilities	48	970
Equity Capital		
Capital (# shs. au. 40,000) (# shs. otst. 40,000)	1	000
Surplus	1	500
Undivided profits & capital res.	2	943
Total Equity Capital	5	443
TOTAL	54	413

CITIZENS BANK, BOONEVILLE

Population 3,239 Logan County
Chartered April 18, 1910 P.O. Box 238 Telephone Number 675-2747
Zip Code 72927
Number of Branches: Inside City — 1; Outside City — 2

Principal Officers:		Directors:
*Jeral L. Hampton	President	H. L. Thomas, Jr.
Bill Landrum	Exec. Vice Pres.	Glenn Fitzgerald
Boyce Skeets	Sr. Vice Pres.	Robert E. Remy
Bill Mitchell	Vice Pres.	Richard Lippard
Joe Earp	Vice Pres.	A. B. Littlefield
Lee Strickland	Assist. Vice Pres.	Jeral Hampton
Shirley Powell	Assist. Vice Pres.	Bill Landrum

STATEMENT AS OF JUNE 30, 1980

Assets	Mil.	Thou.
Cash & due from depositories	2	741
U.S. Treasury securities	2	138
Oblig. of other U.S. Gov't agencies & corporations		856
Oblig. of States & political subdivisions	8	130
Excess funds sold		350
Loans, Net	26	540
Bank premises, furniture and fixtures		586
All other assets		577
TOTAL	41	918

Liabilities	Mil.	Thou.
Demand dep., ind., part., corp.	7	905
Time dep., ind., part., corp.	25	677
U.S. Gov't deposits		81
Dep. of States & subdivisions	3	363
Certified & Officers' cks.		309
Total deposits	37	335
All other liabilities		722
Total liabilities	38	057
Equity Capital		
Capital (# shs. au. 100,000) (# shs. otst. 100,000)	1	000
Surplus	1	000
Undivided profits & capital res.	1	861
Total Equity Capital	3	861
TOTAL	41	918

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*Designates Chief Executive Officer

THE BANK OF BRADLEY, BRADLEY

Population 712 Lafayette County
Chartered April 10, 1933 P.O. Box 128 Telephone Number 894-3322
Zip Code 71826
Number of Branches: Inside City — None; Outside City — None

Principal Officers:		Directors:
*Lane Pierce	President	Lane Pierce
Ann Darner	Vice Pres. & Cashier	Gerald Crabtree
C. C. Adams, Jr.	Vice Pres.	Randy Griffing
Elizabeth Hamner	Assist. Cashier	
Billie Stewart	Assist. Cashier	
J. B. Works	Assist. Cashier	

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*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1980

Assets	Mil.	Thou.
Cash & due from depositories		399
U.S. Treasury securities		400
Oblig. of other U.S. Gov't agencies & corporations	1	447
Oblig. of States & political subdivisions		545
Loans, Net	4	198
Bank premises, furniture and fixtures		79
All other assets		18
TOTAL	7	086

Liabilities	Mil.	Thou.
Demand dep., ind., part., corp.	1	440
Time dep., ind., part., corp.	4	169
U.S. Gov't deposits		9
Dep. of States & subdivisions		874
Certified & Officers' cks.		27
Total deposits	6	519
Total liabilities	6	519
Equity Capital		
Capital (# shs. au. 10,000) (# shs. otst. 10,000)		100
Surplus		325
Undivided profits & capital res.		142
Total Equity Capital		567
TOTAL	7	086

BANK OF BRINKLEY, BRINKLEY

Population 5,275 Monroe County
Chartered January 17, 1903 P.O. Box 727 Telephone Number 734-3133
Zip Code 72021
Number of Branches: Inside City — None; Outside City — None

Principal Officers:

A. L. Rusher	Chm. of the Board
*Albert H. Rusher	President
Gus Rusher	Exec. Vice Pres.
Harold Hardwick	Vice Pres.
Terry Singleterry	Assist. Vice Pres.
Mildred Dickson	Cashier

Directors:

Albert L. Rusher
Albert H. Rusher
Gus Rusher
S. A. McKnight
James B. Sharp
L. C. Dial
Don Fuller
J. H. Carroll, Jr.

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*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1980

Assets	Mil.	Thou.
Cash & due from depositories	1	845
U.S. Treasury securities		500
Oblig. of other U.S. Gov't agencies & corporations	5	460
Oblig. of States & political subdivisions	4	838
All other securities		523
Excess funds sold		200
Loans, Net	16	064
Bank premises, furniture and fixtures		377
All other assets		683
TOTAL	30	490

Liabilities	Mil.	Thou.
Demand dep., ind., part., corp.	7	097
Time dep., ind., part., corp.	17	812
U.S. Gov't deposits		32
Dep. of States & subdivisions	2	006
Certified & Officers' cks.		314
Total deposits	27	261
All other liabilities		441
Total liabilities	27	702
Equity Capital		
Capital (# shs. au. 24,000) (# shs. otst. 24,000)		600
Surplus	1	200
Undivided profits & capital res.		988
Total Equity Capital	2	788
TOTAL	30	490

BANK OF CABOT, CABOT

Population 3,970 Lonoke County
Chartered March 23, 1903 P.O. Drawer R Telephone Number 843-3575
Zip Code 72023
Number of Branches: Inside City — 1; Outside City — 1

Principal Officers:

*James M. Park	President
Joe W. Park	V. P. & Cashier
William E. Williams	V. P. & Sec. O.
Jaunita C. Morden	Vice Pres.
James F. Campbell	Vice Pres.
Patricia A. Eaton	Comptroller
Oleta R. Kinder	Auditor

Directors:

Oris E. Spence, Chairman
W. T. Barnwell
A. M. Feland, III
Charles L. George
Austin R. Leeds
Jack M. Lowman
James M. Park
Joe W. Park
Gerald H. Shock
Charles R. Templeton
Howell M. Thompson
H. A. Whitley, Jr.
William E. Williams

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*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1980

Assets	Mil.	Thou.
Cash & due from depositories	2	611
U.S. Treasury securities	3	402
Oblig. of other U.S. Gov't agencies & corporations	3	612
Oblig. of States & political subdivisions	5	256
Loans, Net	22	392
Bank premises, furniture and fixtures	1	082
All other assets	1	127
TOTAL	39	482

Liabilities	Mil.	Thou.
Demand dep., ind., part., corp.	8	186
Time dep., ind., part., corp.	25	187
U.S. Gov't deposits		180
Dep. of States & subdivisions	2	171
Certified & Officers' cks.		124
Total deposits	35	848
Excess funds purchased		188
All other liabilities		634
Total liabilities	36	670
Equity Capital		
Capital (# shs. au. 25,000) (# shs. otst. 25,000)		625
Surplus	1	100
Undivided profits & capital res.	1	087
Total Equity Capital	2	812
TOTAL	39	482

STATE BANK OF CALICO ROCK, CALICO ROCK

Population 1,021 Izard County
Chartered May 1, 1914 P.O. Box 236 Telephone Number 297-3711
Zip Code 72519
Number of Branches: Inside City — None; Outside City — 1

Principal Officers:

*H. Davey Wyatt . . . . President
Boyce Hicks . . . . . Assist. Vice Pres.
Mondalyn Caldwell . Assist. Cashier
Joann Farmer . . . . Admn. Assistant

Directors:

Gaye Copp
H. Davey Wyatt
Paul W. Seay

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*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1980

Assets	Mil.	Thou.	Liabilities	Mil.	Thou.
Cash & due from depositories		728	Demand dep., ind., part., corp.	3	878
U.S. Treasury securities . .	1	381	Time dep., ind., part., corp.	6	950
Oblig. of other U.S. Gov't agencies & corporations		992	U.S. Gov't deposits		9
Oblig. of States & political subdivisions . . .	3	065	Dep. of States & subdivisions		727
Excess funds sold	1	200	Certified & Officers' cks. . .		57
Loans, Net	5	307	Total deposits.	11	621
Bank premises, furniture and fixtures		302	All other liabilities		25
All other assets		17	Total liabilities	11	646
			Equity Capital		
			Capital (# shs. au. 10,000) . (# shs. otst. 10,000)		250
			Surplus		400
			Undivided profits & capital res.		696
			Total Equity Capital. . . .	1	346
TOTAL	12	992	TOTAL	12	992

THE MERCHANTS AND PLANTERS BANK, CAMDEN

Population 16,008 Ouachita County
Chartered April 18, 1928 P.O. Box 1017 Telephone Number 836-8136
Zip Code 71701
Number of Branches: Inside City — 2; Outside City — 2

Principal Officers:

*Bill J. Ford	Ch. of Board & President
T. Ladd Jameson	Exec. Vice Pres.
James M. Morgan	Vice Pres. & Cashier
H. Tedford Burnett, Jr.	Vice Pres.
Billy G. Wright	Vice Pres.
Mrs. Linnie Betts	Assist. Vice Pres.
Martha Hankins	Assist. Vice Pres.

Directors:

Harry F. Barnes
B. J. Ford
Cecil R. Hitt
W. R. Holleman
T. Ladd Jameson
James M. Morgan
Emmette Parham
Ray Parham

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*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1980

Assets	Mil.	Thou.
Cash & due from depositories	2	564
U.S. Treasury securities	1	135
Oblig. of other U.S. Gov't agencies & corporations	5	806
Oblig. of States & political subdivisions	7	402
Excess funds sold	1	450
Loans, Net	22	833
Bank premises, furniture and fixtures		516
All other assets		815
TOTAL	42	521

Liabilities	Mil.	Thou.
Demand dep., ind., part., corp.	11	488
Time dep., ind., part., corp.	24	871
U.S. Gov't deposits		176
Dep. of States & subdivisions	1	903
All other deposits		47
Certified & Officers' cks.		238
Total deposits	38	723
All other liabilities		505
Total liabilities	39	228
Equity Capital		
Capital (# shs. au. 100,000) (# shs. otst. 100,000)	1	000
Surplus	1	000
Undivided profits & capital res.	1	293
Total Equity Capital	3	293
TOTAL	42	521

CARAWAY BANK, CARAWAY

Population 1,025 Craighead County
Chartered November 29, 1962 P.O. Box 37 Telephone Number 482-3329
Zip Code 72419
Number of Branches: Inside City — None; Outside City — None

Principal Officers:		Directors:
*Amos David	Chm. of the Board	Amos David
J. R. David, Jr.	President	J. R. David, Jr.
Douglas Bradley	Vice Pres.	Douglas Bradley
Norma Emison	Vice Pres. & Cashier	Mildred David
Jean Goodman	Assist. Vice Pres.	Lee David

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*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1980

Assets	Mil.	Thou.	Liabilities	Mil.	Thou.
Cash & due from depositories		831	Demand dep., ind., part., corp.	1	845
U.S. Treasury securities		294	Time dep., ind., part., corp.	3	948
Oblig. of other U.S. Gov't agencies & corporations		250	U.S. Gov't deposits		1
Oblig. of States & political subdivisions	1	037	Dep. of States & subdivisions		567
All other securities		9	All other deposits		2
Excess funds sold		200	Certified & Officers' cks.		28
Loans, Net	4	345	Total deposits	6	391
Bank premises, furniture and fixtures		142	Total liabilities	6	391
All other assets		1	**Equity Capital**		
			Capital (# shs. au. 8,400) (# shs. otst. 8,400)		210
			Surplus		100
			Undivided profits & capital res.		408
			Total Equity Capital		718
TOTAL	7	109	TOTAL	7	109

CITIZENS BANK & TRUST, CARLISLE

Population 2,280 Lonoke County
Chartered December 22, 1930 P.O. Box 69 Telephone Number 552-7571
Zip Code 72024
Number of Branches: Inside City — None; Outside City — 1

Principal Officers:

*M. S. Woodruff	President & Assist. Tr. Of.
Billy J. Shoup	Sr. Vice Pres. & Sec. Off.
Laverne Caldwell	Vice Pres. & Cashier
Hallie Hazelwood	Assist. Cashier
Barbara Felts	Assist. Cashier
J. Michael Stuart	Trust Officer
Bobbie Jean Pryor	Assist. Trust Officer

Directors:

F. M. Perkins, Chairman
Clifford Bennett
Dr. J. F. Gartman
C. W. Harper
Charles H. Hunt
Bill Shoup
M. S. Woodruff
M. Gaines Young, Jr.

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*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1980

Assets	Mil.	Thou.
Cash & due from depositories	1	489
U.S. Treasury securities	3	673
Oblig. of other U.S. Gov't agencies & corporations	2	597
Oblig. of States & political subdivisions	5	661
All other securities		60
Excess funds sold		600
Loans, Net	13	918
Bank premises, furniture and fixtures		313
All other assets		763
TOTAL	29	074

Liabilities	Mil.	Thou.
Demand dep., ind., part., corp.	7	120
Time dep., ind., part., corp.	17	423
U.S. Gov't deposits		92
Dep. of States & subdivisions	1	158
Certified & Officers' cks.		77
Total deposits	25	870
All other liabilities		631
Total liabilities	26	501
Equity Capital		
Capital (# shs. au. 39,000) (# shs. otst. 39,000)		975
Surplus		525
Undivided profits & capital res.	1	073
Total Equity Capital	2	573
TOTAL	29	074

BANK OF CAVE CITY, CAVE CITY

Population 1,199 Sharp County
Chartered July 2, 1906 P.O. Box 82 Telephone Number 283-5415
Zip Code 72521
Number of Branches: Inside City — None; Outside City — None

Principal Officers:		Directors:
*Eagle Street	Chairman & President	Eagle Street
James M. Street	Exec. Vice Pres.	Eugene Street
Clifton Crabtree	Vice Pres. & Cashier	James E. Street
James E. Street	Vice Pres.	Clifton Crabtree
Eugene Street	Vice Pres.	

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*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1980

Assets	Mil.	Thou.
Cash & due from depositories	1	286
U.S. Treasury securities		643
Oblig. of other U.S. Gov't agencies & corporations		672
Oblig. of States & political subdivisions	2	121
All other securities		663
Excess funds sold		900
Loans, Net	6	621
Bank premises, furniture and fixtures		110
All other assets		205
TOTAL	13	221

Liabilities	Mil.	Thou.
Demand dep., ind., part., corp.	2	229
Time dep., ind., part., corp.	8	487
U.S. Gov't deposits		2
Dep. of States & subdivisions	1	188
Certified & Officers' cks.		62
Total deposits	11	968
Total liabilities	11	968
Equity Capital		
Capital (# shs. au. 4,000) (# shs. otst. 4,000)		100
Surplus		400
Undivided profits & capital res.		753
Total Equity Capital	1	253
TOTAL	13	221

AMERICAN STATE BANK, CHARLESTON

Population 1,796 Franklin County
Chartered June 29, 1910 P.O. Box 128 Telephone Number 965-2201
Zip Code 72933
Number of Branches: Inside City — None; Outside City — 1

Principal Officers:

*Joe S. Hiatt	Chairman & President
Clyde L. Hiatt	Sr. Vice Pres.
Margie L. Hiatt	Vice Pres.
Joy Brown	Vice Pres.
Michael F. Flynn	Exec. Vice Pres.

Directors:

Joe S. Hiatt
Troy W. Clark
Michael F. Flynn
Joy Brown
John McDonald
Joe Larkin
Harold Jones
Clyde L. Hiatt

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*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1980

Assets	Mil.	Thou.
Cash & due from depositories		999
U.S. Treasury securities		803
Oblig. of other U.S. Gov't agencies & corporations	1	796
Oblig. of States & political subdivisions	4	588
Excess funds sold		100
Loans, Net	8	896
Bank premises, furniture and fixtures		217
All other assets		390
TOTAL	17	789

Liabilities	Mil.	Thou.
Demand dep., ind., part., corp.	3	359
Time dep., ind., part., corp.	10	888
U.S. Gov't deposits		1
Dep. of States & subdivisions	1	217
Certified & Officers' cks.		27
Total deposits	15	492
All other liabilities		324
Total liabilities	15	816
Equity Capital		
Capital (# shs. au. 12,000) (# shs. otst. 12,000)		300
Surplus		600
Undivided profits & capital res.	1	073
Total Equity Capital	1	973
TOTAL	17	789

BANK OF CHERRY VALLEY, CHERRY VALLEY

Population 722 Cross County
Chartered January 24, 1907 P.O. Box 188 Telephone Number 588-3332
Zip Code 72324
Number of Branches: Inside City — None; Outside City — None

Principal Officers:		Directors:
*W. Maurice Smith, Jr.	Chairman & President	W. Maurice Smith, Jr.
H. H. Beasley	Exec. Vice Pres.	H. H. Beasley
W. Maurice Smith, III	Vice Pres.	W. Maurice Smith, III
Emmett N. Milam	Vice Pres.	Emmett N. Milam
Mrs. Yvonne Lace	Cashier	Edward S. Maddox
Mrs. Peggy Grubbs	Assist. Cashier	

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*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1980

Assets	Mil.	Thou.
Cash & due from depositories		931
U.S. Treasury securities		400
Oblig. of other U.S. Gov't agencies & corporations		741
Oblig. of States & political subdivisions	2	131
All other securities		8
Excess funds sold		100
Loans, Net	9	399
Bank premises, furniture and fixtures		103
All other assets		61
TOTAL	13	874

Liabilities	Mil.	Thou.
Demand dep., ind., part., corp.	2	662
Time dep., ind., part., corp.	8	756
U.S. Gov't deposits		5
Dep. of States & subdivisions		977
Certified & Officers' cks.		9
Total deposits	12	409
All other liabilities		5
Total liabilities	12	414
Equity Capital		
Capital (# shs. au. 2,000) (# shs. otst. 2,000)		100
Surplus		900
Undivided profits & capital res.		460
Total Equity Capital	1	460
TOTAL	13	874

THE MERCHANTS AND PLANTERS BANK, CLARENDON

Population 2,500 Monroe County
Chartered July 23, 1890 P.O. Box 280 Telephone Number 747-3319
Zip Code 72029
Number of Branches: Inside City — None; Outside City — None

Principal Officers:

James B. Sharp	Chairman
*J. Perry Lee	President
Rex Vaughn	Exec. Vice Pres.
Caroline B. Lyle	Vice Pres.
Rheta Griffith	Corp. Secretary

Directors:

James B. Sharp
J. Perry Lee
Caroline B. Lyle
Rheta Griffith
Paul McKay
Ellen Menard
Ada Muller
Donald A. Davis
B. J. Hopson

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*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1980

Assets	Mil.	Thou.
Cash & due from depositories	1	152
U.S. Treasury securities		407
Oblig. of other U.S. Gov't agencies & corporations	2	419
Oblig. of States & political subdivisions		922
Excess funds sold		555
Loans, Net	6	756
Bank premises, furniture and fixtures		300
All other assets		24
TOTAL	12	535

Liabilities	Mil.	Thou.
Demand dep., ind., part., corp.	2	530
Time dep., ind., part., corp.	7	652
U.S. Gov't deposits		12
Dep. of States & subdivisions	1	395
Certified & Officers' cks.		18
Total deposits	11	607
Total liabilities	11	607
Equity Capital		
Capital (# shs. au. 6,000) (# shs. otst. 6,000)		150
Surplus		200
Undivided profits & capital res.		378
Total Equity Capital		728
Subordinated notes & debentures		200
TOTAL	12	535

ARKANSAS STATE BANK, CLARKSVILLE

Population 4,995 Johnson County
Chartered March 8, 1967 P.O. Box 100 Telephone Number 754-6325
Zip Code 72830
Number of Branches: Inside City — 1; Outside City — 1

Principal Officers:

Jeff Haney	Chm. of the Board
*R. L. Thompson	President
Robert C. Tyson	Exec. Vice Pres.
Betty L. Callahan	Vice Pres. & Cashier
Mary Pitts	Assist. Cashier

Directors:

Jeff Haney
R. L. Thompson
Robert C. Tyson
Harold Whitson
H. E. Wharton
Jim Dickerson
Armil Taylor
Guy P. Shrigley
Dane Riggs

---

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1980

Assets	Mil.	Thou.
Cash & due from depositories	2	206
U.S. Treasury securities	2	201
Oblig. of other U.S. Gov't agencies & corporations	5	521
Oblig. of States & political subdivisions	4	050
Excess funds sold	2	300
Loans, Net	8	678
Bank premises, furniture and fixtures		608
All other assets		455
TOTAL	26	019

Liabilities	Mil.	Thou.
Demand dep., ind., part., corp.	5	945
Time dep., ind., part., corp.	14	833
U.S. Gov't deposits		15
Dep. of States & subdivisions	2	230
Certified & Officers' cks.		287
Total deposits	23	310
All other liabilities		332
Total liabilities	23	642
Equity Capital		
Capital (# shs. au. 12,000) (# shs. otst. 12,000)		120
Surplus		680
Undivided profits & capital res.	1	327
Total Equity Capital	2	127
Subordinated notes & debentures		250
TOTAL	26	019

FARMERS BANK & TRUST COMPANY, CLARKSVILLE

Population 4,995 Johnson County
Chartered July 6, 1978 P.O. Box 288 Telephone Number 754-2020
Zip Code 72830
Number of Branches: Inside City — None; Outside City — 1

Principal Officers:

*James C. East	Chairman of Board
J. A. McEntire III	Vice Chairman of Board
Joe A. Woodson	President
Mary Lou Warren	Vice Pres.
Ernest Lee White	Vice Pres.
Robert C. Magee	Vice Pres.
Truman S. Jacobs	Cashier & Trust Officer
Nina Mason	Assist. Cashier
Elmer G. Smith	Assist. Vice Pres. & Branch Mgr.

Directors:

James C. East
Robert A. Hurley
J. A. McEntire III
Robert C. Magee
Carolyn Qualls
C. Ted Riley
J. T. White
Ernest Lee White
Joe A. Woodson

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*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1980

Assets	Mil.	Thou.
Cash & due from depositories	2	710
U.S. Treasury securities	2	050
Oblig. of other U.S. Gov't agencies & corporations	10	643
Oblig. of States & political subdivisions	7	407
All other securities		40
Excess funds sold		425
Loans, Net	12	495
Bank premises, furniture and fixtures		514
All other assets		619
TOTAL	36	903

Liabilities	Mil.	Thou.
Demand dep., ind., part., corp.	8	270
Time dep., ind., part., corp.	21	562
U.S. Gov't deposits		17
Dep. of States & subdivisions	3	322
Certified & Officers' cks.		88
Total deposits	33	259
Excess funds purchased		200
All other liabilities		653
Total liabilities	34	112
Equity Capital		
Capital (# shs. au. 5,000) (# shs. otst. 5,000)		500
Surplus	1	100
Undivided profits & capital res.		591
Total Equity Capital	2	191
Subordinated notes & debentures		600
TOTAL	36	903

CLINTON STATE BANK, CLINTON

Population 1,313 Van Buren County
Chartered October 16, 1946 P.O. Box 57 Telephone Number 745-2441
Zip Code 72031
Number of Branches: Inside City — 1; Outside City — 3

Principal Officers:

Name	Title
*Howard Johnson	Chairman
Jim S. Gowen	President
Garner M. Johnson	Sr. Vice Pres.
Dyke Johnson	Vice Pres.
Thomas J. McKnight	Cashier

Directors:

Jim S. Gowen
William H. Ham
Dyke Johnson
Garner M. Johnson
Howard Johnson
Mrs. Howard Johnson
John L. Johnson
Dickie V. Lefler
Roy Lefler, Jr.
Arthur Lewis
Paul L. Bone

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*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1980

Assets	Mil.	Thou.
Cash & due from depositories	2	849
U.S. Treasury securities	3	546
Oblig. of other U.S. Gov't agencies & corporations	3	218
Oblig. of States & political subdivisions	8	983
Excess funds sold	3	850
Loans, Net	17	655
Bank premises, furniture and fixtures		225
All other assets		661
TOTAL	40	987

Liabilities	Mil.	Thou.
Demand dep., ind., part., corp.	9	622
Time dep., ind., part., corp.	24	190
U.S. Gov't deposits		14
Dep. of States & subdivisions	1	704
Certified & Officers' cks.		140
Total deposits	35	670
Excess funds purchased		700
All other liabilities		517
Total liabilities	36	887
Equity Capital		
Capital (# shs. au. 4,000) (# shs. otst. 4,000)		400
Surplus		800
Undivided profits & capital res.	2	900
Total Equity Capital	4	100
TOTAL	40	987

FIRST STATE BANK AND TRUST COMPANY, CONWAY

Population 18,000 Faulkner County
Chartered February 8, 1946 P.O. Box 729 Telephone Number 329-5656
Zip Code 72072
Number of Branches: Inside City — 2; Outside City — 3

Principal Officers:

*Thomas G. Wilson	Chm. of the Board and CEO
B. J. Daugherty	President
Louis E. Stell	Exec. Vice Pres.
Edwin H. Floyd	Vice Pres.
Charles H. Blanchard	Vice Pres.
Thomas E. Bentley, Jr.	Vice Pres.
Richard P. Clark II	Trust Officer

Directors:

James H. Brewer
B. J. Daugherty
Edward A. Halter
Alphonse M. Hiegel
J. W. McCracken
J. F. O'Kelley
Frank E. Robins III
Earl F. Rogers
Stanley Russ
M. M. Satterfield
Thomas G. Wilson

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*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1980

Assets	Mil.	Thou.
Cash & due from depositories	5	348
U.S. Treasury securities	9	454
Oblig. of other U.S. Gov't agencies & corporations	4	019
Oblig. of States & political subdivisions	14	951
All other securities	1	534
Excess funds sold	2	035
Loans, Net	30	967
Bank premises, furniture and fixtures		713
All other assets	1	033
TOTAL	70	054

Liabilities	Mil.	Thou.
Demand dep., ind., part., corp.	15	222
Time dep., ind., part., corp.	37	011
Dep. of States & subdivisions	8	839
Certified & Officers' cks.		394
Total deposits	61	466
All other liabilities		977
Total liabilities	62	443
Equity Capital		
Capital (# shs. au. 100,000) (# shs. otst. 100,000)	1	000
Surplus	1	000
Undivided profits & capital res.	5	611
Total Equity Capital	7	611
TOTAL	70	054

THE CORNING BANK, CORNING

Population 3,534 Clay County
Chartered January 29, 1931 P.O. Box 439 Telephone Number 857-3592
Zip Code 72422
Number of Branches: Inside City — None; Outside City — 2

Principal Officers:

*John D. Manatt	President
Jim Manatt	Exec. Vice Pres. & Cashier
Donis Simpson	Sr. Vice Pres.
Jim Vinson	Sr. Vice Pres. & Auditor
Dorothy Barton	V. P. Bookkeeping
Louise Coleman	V. P. Savings
Billy Allen	Assist. Cashier
Pam Manatt	Data Processing Man.
Bob Lockwood	Vice Pres.
Karla Patterson	Install. Loan Off.

Directors:

Mrs. Sam L. Manatt, Sr.
John D. Manatt
Jim Manatt
Sam L. Manatt III
Jan V. Rockwell
B. C. Page M.D.
Harold Riggan, Jr.
A. C. Woods
Paul Moore
Franklin Hall
Ray Thomas
Ben Williams
Donis Simpson
Louise Coleman

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*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1980

Assets	Mil.	Thou.
Cash & due from depositories	3	352
U.S. Treasury securities		996
Oblig. of States & political subdivisions	2	800
Excess funds sold	2	300
Loans, Net	21	064
Bank premises, furniture and fixtures		201
All other assets	1	219
TOTAL	31	932

Liabilities	Mil.	Thou.
Demand dep., ind., part., corp.	10	069
Time dep., ind., part., corp.	17	251
U.S. Gov't deposits		36
Dep. of States & subdivisions	1	446
Certified & Officers' cks.		60
Total deposits	28	862
All other liabilities		407
Total liabilities	29	269
Equity Capital		
Capital (# shs. au. 15,000) (# shs. otst. 15,000)		375
Surplus	1	000
Undivided profits & capital res.	1	047
Total Equity Capital	2	422
Subordinated notes & debentures		241
TOTAL	31	932

FIRST STATE BANK, CROSSETT

Population 6,191 Ashley County
Chartered May 13, 1963 P.O. Box 638 Telephone Number 364-5131
Zip Code 71635
Number of Branches: Inside City — None; Outside City — 1

Principal Officers:

Richard E. Griffin	Chairman
*T. Jack Walsh	President
Cheryl Goodwin	Cashier
Jeanie Parker	Administrative Off.

Directors:

H. A. Etheridge, Jr.
Charles Baxley
Richard E. Griffin
James S. Nolley
Donald R. Rodgers
T. Jack Walsh
Z. M. Stell
L. Philip McClendon
C. E. Ripley
E. A. Tucker

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*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1980

Assets	Mil.	Thou.
Cash & due from depositories	1	742
U.S. Treasury securities		201
Oblig. of other U.S. Gov't agencies & corporations		623
Oblig. of States & political subdivisions	1	084
All other securities		3
Excess funds sold		100
Loans, Net	9	198
Bank premises, furniture and fixtures		169
All other assets		4
TOTAL	13	124

Liabilities	Mil.	Thou.
Demand dep., ind., part., corp.	2	804
Time dep., ind., part., corp.	6	855
U.S. Gov't deposits		108
Dep. of States & subdivisions	2	517
Certified & Officers' cks.		61
Total deposits	12	345
Total liabilities	12	345
Equity Capital		
Capital (# shs. au. 40,000) (# shs. otst. 40,000)		400
Surplus		200
Undivided profits & capital res.		179
Total Equity Capital		779
TOTAL	13	124

DANVILLE STATE BANK, DANVILLE

Population 1,712 Yell County
Chartered October 3, 1930 P.O. Box 68 Telephone Number 495-2236
Zip Code 72833
Number of Branches: Inside City — None; Outside City — None

Principal Officers:

*John Ed Chambers	President
Edward J. Taylor	Sr. Vice Pres.
Bobby Ramey	Vice Pres.-Cash
Elouise C. Laurie	Vice Pres.
Odean Parker	Assist. Vice Pres.
Jerry Smith	Vice Pres.
Paul Willett	Vice Pres.

Directors:

John Ed Chambers
John Ed Chambers III
Mike Cornwell
Lloyd R. George
Fay Mathis
Joe Ray
Todd Sanders
Charles L. Sloan
Edward J. Taylor

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*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1980

Assets	Mil.	Thou.
Cash & due from depositories	1	879
U.S. Treasury securities	1	100
Oblig. of other U.S. Gov't agencies & corporations	1	100
Oblig. of States & political subdivisions	6	151
Excess funds sold	1	700
Loans, Net	24	819
Bank premises, furniture and fixtures		335
All other assets		772
TOTAL	37	856

Liabilities	Mil.	Thou.
Demand dep., ind., part., corp.	5	011
Time dep., ind., part., corp.	25	978
U.S. Gov't deposits		8
Dep. of States & subdivisions	2	897
Certified & Officers' cks.		92
Total deposits	33	986
All other liabilities		665
Total liabilities	34	651
Equity Capital		
Capital (# shs. au. 10,000) (# shs. otst. 10,000)		250
Surplus	1	250
Undivided profits & capital res.	1	705
Total Equity Capital	3	205
TOTAL	37	856

ARKANSAS VALLEY BANK, DARDANELLE

Population 3,697 Yell County
Chartered August 29, 1961 P.O. Box 330 Telephone Number 229-2151
Zip Code 72834
Number of Branches: Inside City — 1; Outside City — None

Principal Officers:

*Carl G. Holt	President
William L. Woods	Vice Pres.
Judy Elliott	Assist. Vice Pres.
Dorthy Geibe	Cashier

Directors:

- Dick Berryman
- William R. Bullock
- Dr. G. S. Cornwell
- Carl G. Holt
- Adrian Harrington
- John Harris
- Dr. Ted Honghiran
- John Larry Mosley
- Delma Merritt
- Charles C. Ray
- Ray Lee Robinson
- David Wood

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*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1980

Assets	Mil.	Thou.
Cash & due from depositories		699
U.S. Treasury securities	1	794
Oblig. of other U.S. Gov't agencies & corporations		100
Oblig. of States & political subdivisions		678
Excess funds sold		500
Loans, Net	5	047
Bank premises, furniture and fixtures		118
All other assets		130
TOTAL	9	066

Liabilities	Mil.	Thou.
Demand dep., ind., part., corp.	2	115
Time dep., ind., part., corp.	5	565
U.S. Gov't deposits		14
Dep. of States & subdivisions		634
Certified & Officers' cks.		23
Total deposits	8	351
Total liabilities	8	351
Equity Capital		
Capital (# shs. au. 30,000) (# shs. otst. 30,000)		300
Surplus		200
Undivided profits & capital res.		115
Total Equity Capital		615
Subordinated notes & debentures		100
TOTAL	9	066

BANK OF DARDANELLE, DARDANELLE

Population 3,697 Yell County
Chartered September 12, 1934 P.O. Box 90 Telephone Number 229-3311
Zip Code 72834
Number of Branches: Inside City — 1; Outside City — None

Principal Officers:

*H. M. Orsburn	President
Noel Vandover	Vice Pres.
V. E. Lambert	Vice Pres.
Janelle Parker	Cashier

Directors:

H. M. Orsburn
B. K. Berry
L. R. Berryhill
Fanny B. George
John Hamilton
Evelyn Jones
Noel Vandover
J. W. Wallis
Billy B. Woodson

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*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1980

Assets	Mil.	Thou.
Cash & due from depositories	1	375
U.S. Treasury securities	4	081
Oblig. of other U.S. Gov't agencies & corporations	3	440
Oblig. of States & political subdivisions		596
Excess funds sold	2	050
Loans, Net	11	246
Bank premises, furniture and fixtures		648
All other assets		107
TOTAL	23	543

Liabilities	Mil.	Thou.
Demand dep., ind., part., corp.	4	227
Time dep., ind., part., corp.	15	809
U.S. Gov't deposits		2
Dep. of States & subdivisions	1	018
Certified & Officers' cks.		80
Total deposits	21	136
All other liabilities		120
Total liabilities	21	256
Equity Capital		
Capital (# shs. au. 8,000) (# shs. otst. 8,000)		200
Surplus		225
Undivided profits & capital res.	1	662
Total Equity Capital	2	087
Subordinated notes & debentures		200
TOTAL	23	543

DECATUR STATE BANK, DECATUR

Population 967 Benton County
Chartered May 27, 1954 P.O. Box 38 Telephone Number 752-3281
Zip Code 72722
Number of Branches: Inside City — None; Outside City — 1

Principal Officers:		Directors:
*Wilmer C. Smith	President	Lloyd E. Peterson
Vernon Austin	Exec. Vice Pres.	Richard E. Wilmoth
Mary Kirby	Vice Pres. & Cashier	Dorothy M. Peterson
Wanda Tormey	Assist. Vice Pres.	James T. Hudson
Benny Inman	Assist. Cashier	Wilmer C. Smith
		L. Victor Evans
		Harold M. Lee
		Vernon Austin
		Dr. E. N. McCollum

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*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1980

Assets	Mil.	Thou.	Liabilities	Mil.	Thou.
Cash & due from depositories	1	450	Demand dep., ind., part., corp.	2	844
U.S. Treasury securities		100	Time dep., ind., part., corp.	6	192
Oblig. of other U.S. Gov't agencies & corporations		766	U.S. Gov't deposits		5
Oblig. of States & political subdivisions	2	185	Dep. of States & subdivisions		430
Loans, Net	6	955	Certified & Officers' cks.		59
Bank premises, furniture and fixtures		523	Total deposits	9	530
All other assets		52	Excess funds purchased		800
			All other liabilities		60
			Total liabilities	10	390
			Equity Capital		
			Capital (# shs. au. 7,000) (# shs. otst. 7,000)		350
			Surplus		350
			Undivided profits & capital res.		941
			Total Equity Capital	1	641
TOTAL	12	031	TOTAL	12	031

BANK OF DELIGHT, DELIGHT

Population 439 Pike County
Chartered June 16, 1911 P.O. Box 68 Telephone Number 379-2293
Zip Code 71940
Number of Branches: Inside City — None; Outside City — None

Principal Officers:

Cecil E. Johnson, Jr.	Chm. of Board
Olen Hendrix	President
David Hendrix	Assist. to President
*Gus Wingfield	Exec. Vice Pres.
Darwin Hendrix	Vice Pres.
Clib May	Vice Pres.
Edna Johnson	Cashier

Directors:

Olen Hendrix
Buford Hendrix
Darwin Hendrix
Cecil E. Johnson, Jr.
Clib May
Ludis Rhodes
Alvis Stokes
Gus Wingfield

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*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1980

Assets	Mil.	Thou.
Cash & due from depositories		528
U.S. Treasury securities	1	205
Oblig. of other U.S. Gov't agencies & corporations		330
Oblig. of States & political subdivisions	1	424
All other securities		21
Excess funds sold		950
Loans, Net	6	901
Bank premises, furniture and fixtures		65
All other assets		52
TOTAL	11	476

Liabilities	Mil.	Thou.
Demand dep., ind., part., corp.	2	057
Time dep., ind., part., corp.	7	717
U.S. Gov't deposits		2
Dep. of States & subdivisions		655
Certified & Officers' cks.		3
Total deposits	10	434
All other liabilities		18
Total liabilities	10	452
Equity Capital		
Capital (# shs. au. 6,250) (# shs. otst. 6,250)		156
Surplus		450
Undivided profits & capital res.		318
Total Equity Capital		924
Subordinated notes & debentures		100
TOTAL	11	476

FIRST STATE BANK OF DE QUEEN, DE QUEEN

Population 4,100 Sevier County
Chartered August 26, 1974 P.O. Box 970 Telephone Number 584-4423
Zip Code 71832
Number of Branches: Inside City — 1; Outside City — None

Principal Officers:	
*Larry Hale	Exec. Vice Pres.
Robert Card	Sr. Vice Pres. & Cashier

Directors:

Edwin Gray
E. R. Adkisson
Larry Hale
R. S. Harris
William Hodge
Don Stemple
O. E. Suttle
Coy Wiles

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*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1980

Assets	Mil.	Thou.
Cash & due from depositories	1	619
U.S. Treasury securities		546
Oblig. of other U.S. Gov't agencies & corporations		942
Oblig. of States & political subdivisions		387
All other securities		100
Excess funds sold	1	175
Loans, Net	9	506
Bank premises, furniture and fixtures		427
All other assets		182
TOTAL	14	884

Liabilities	Mil.	Thou.
Demand dep., ind., part., corp.	3	086
Time dep., ind., part., corp.	8	817
U.S. Gov't deposits		10
Dep. of States & subdivisions	1	575
Certified & Officers' cks.		113
Total deposits	13	601
All other liabilities		155
Total liabilities	13	756
Equity Capital		
Capital (# shs. au. 30,000) (# shs. otst. 30,000)		300
Surplus		400
Undivided profits & capital res.		328
Total Equity Capital	1	028
Subordinated notes & debentures		100
TOTAL	14	884

DERMOTT STATE BANK, DERMOTT

Population 4,250 Chicot County
Chartered July 8, 1935 P.O. Box C Telephone Number 538-3266
Zip Code 71638
Number of Branches: Inside City — None; Outside City — None

Principal Officers:

John M. Baxter	President
*James S. Suitt	Exec. Vice Pres.
Clarence Horton	Sr. Vice Pres. & Trust Officer
Frank Henry, Jr.	Vice Pres.
Mrs. Frances Spratlin	Vice Pres.
Mrs. Wydelle Clark	Cashier
Mrs. June Farrell	Assist. Cashier
Mrs. Becky Jenkins	Assist. Cashier

Directors:

John M. Arnn
John M. Baxter
W. A. Baxter
E. Lephiew Dennington
R. H. Dennington
Frank Henry, Jr.
Clarence Horton
Bernard Levi
Lawrence W. Levi
Swan B. Moss, Jr.
Robert H. Rasco
James S. Suitt

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*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1980

Assets	Mil.	Thou.
Cash & due from depositories		915
U.S. Treasury securities	1	197
Oblig. of other U.S. Gov't agencies & corporations	2	013
Oblig. of States & political subdivisions	2	395
All other securities		50
Excess funds sold	1	150
Loans, Net	5	655
Bank premises, furniture and fixtures		371
All other assets		38
TOTAL	13	784

Liabilities	Mil.	Thou.
Demand dep., ind., part., corp.	3	193
Time dep., ind., part., corp.	7	692
U.S. Gov't deposits		1
Dep. of States & subdivisions	1	124
Certified & Officers' cks.		15
Total deposits	12	025
All other liabilities		54
Total liabilities	12	079
Equity Capital		
Capital (# shs. au. 18,000) (# shs. otst. 18,000)		450
Surplus		550
Undivided profits & capital res.		705
Total Equity Capital	1	705
TOTAL	13	784

FIRST STATE BANK OF DERMOTT, DERMOTT

Population 4,250 Chicot County
Chartered October 15, 1976 P.O. Box 0 Telephone Number 538-3221
Zip Code 71638
Number of Branches: Inside City — None; Outside City — None

Principal Officers:

*George T. Harris	President
Mary K. Tucker	Exec. Vice Pres.
Tom H. Grumbles	Vice Pres.

Directors:

Wm. Bulloch
W. B. Bynum III
Bill Courtney
Don Eifling
Robert B. Gibson
Tom Grumbles
Leonard Hampson
George T. Harris
Don C. Scott
H. W. Thomas, M.D.
Mary K. Tucker

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*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1980

Assets	Mil.	Thou.
Cash & due from depositories		968
Oblig. of other U.S. Gov't agencies & corporations		662
Oblig. of States & political subdivisions	1	230
All other securities		26
Excess funds sold		300
Loans, Net	8	832
Bank premises, furniture and fixtures		184
All other assets		228
TOTAL	12	430

Liabilities	Mil.	Thou.
Demand dep., ind., part., corp.	2	412
Time dep., ind., part., corp.	7	793
Dep. of States & subdivisions		949
All other deposits		3
Certified & Officers' cks.		83
Total deposits	11	240
All other liabilities		260
Total liabilities	11	500
Equity Capital		
Capital (# shs. au. 15,000) (# shs. otst. 15,000)		150
Surplus		450
Undivided profits & capital res.		330
Total Equity Capital		930
TOTAL	12	430

FARMERS & MERCHANTS BANK, DES ARC

Population 2,121 Prairie County
Chartered January 20, 1902 P.O. Box 369 Telephone Number 256-4191
Zip Code 72040
Number of Branches: Inside City — None; Outside City — None

Principal Officers:		Directors:
S. R. Nichols	Chm. of the Board	J. Elmer Berry
G. P. Mullen	Vice Chm. of Board	Guyman DeVore
*R. L. Morton	President & Trust Officer	Willis Eddins
William A. Lindsay, Jr.	Assist. Vice Pres.	R. L. Morton
Dora M. Holloway	Cashier	G. P. Mullen
Elsie Garth	Assist. Cashier	Henry Nichols
Faye A. Smith	Assist. Trust Officer	S. R. Nichols
		John F. Orsi, Jr.
		O. L. Simmons

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*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1980

Assets	Mil.	Thou.	Liabilities	Mil.	Thou.
Cash & due from depositories	1	031	Demand dep., ind., part., corp.	3	766
U.S. Treasury securities	1	409	Time dep., ind., part., corp.	12	237
Oblig. of other U.S. Gov't agencies & corporations	4	778	U.S. Gov't deposits		22
Oblig. of States & political subdivisions	5	101	Dep. of States & subdivisions	1	702
All other securities		225	All other deposits		74
Excess funds sold		700	Certified & Officers' cks.		137
Loans, Net	7	846	Total deposits	17	938
Bank premises, furniture and fixtures		87	All other liabilities		337
All other assets		422	Total liabilities	18	275
			Equity Capital		
			Capital (# shs. au. 48,400) . (# shs. otst. 48,400)		484
			Surplus	1	100
			Undivided profits & capital res.	1	740
			Total Equity Capital	3	324
TOTAL	21	599	TOTAL	21	599

DeWITT BANK & TRUST COMPANY, DeWITT

Population 4,200 Arkansas County
Chartered March 1, 1929 P.O. Drawer 71 Telephone Number 946-3531
Zip Code 72042
Number of Branches: Inside City — None; Outside City — None

Principal Officers:

Elmer Ferguson	Chairman
Julian Brown	Vice Chairman
*B. Gene Staton	President
T. F. Hudson	Sr. Vice Pres. & Cashier
Frank Ellis	Vice Pres. & Trust Officer
Dale K. Bennett	Vice Pres.
Ralph Relyea	Trust Officer

Directors:

A. A. Beverburg
W. H. Botts
Julian Brown
E. E. Denman
Ray D. Dickson
Elmer Ferguson
F. A. O'Daniels
Charles W. Rasco, III
B. Gene Staton
Jack Whitmore

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*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1980

Assets	Mil.	Thou.
Cash & due from depositories	2	593
U.S. Treasury securities	1	367
Oblig. of other U.S. Gov't agencies & corporations	3	770
Oblig. of States & political subdivisions	8	624
All other securities	2	155
Excess funds sold	1	700
Loans, Net	13	255
Bank premises, furniture and fixtures	1	003
All other assets		813
TOTAL	35	280

Liabilities	Mil.	Thou.
Demand dep., ind., part., corp.	8	246
Time dep., ind., part., corp.	18	982
U.S. Gov't deposits		21
Dep. of States & subdivisions	2	194
Certified & Officers' cks.		20
Total deposits	29	463
All other liabilities		624
Total liabilities	30	087
Equity Capital		
Capital (# shs. au. 18,000) (# shs. otst. 18,000)		450
Surplus	1	250
Undivided profits & capital res.	3	493
Total Equity Capital	5	193
TOTAL	35	280

PEOPLES BANK, DIERKS

Population 1,101 Howard County
Chartered November 17, 1970 P.O. Box 123 Telephone Number 286-2121
Zip Code 71833
Number of Branches: Inside City — None; Outside City — None

Principal Officers:		Directors:
*Flynn Justus	Vice Chm. of Bd.	John H. Hendrix
Jerry Jacobs	President	Flynn Justus
Sammye Winton	Vice Pres.	Jerry Jacobs
Beth Cox	Assist. Vice Pres & Cashier	Reese D. Kirby
Peggy Helms	Assist. Cashier	C. E. Hendrix, Jr.
C. E. Hendrix, Jr.	Vice Pres.	

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*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1980

Assets	Mil.	Thou.	Liabilities	Mil.	Thou.
Cash & due from depositories	1	367	Demand dep., ind., part., corp.	3	435
U.S. Treasury securities	2	498	Time dep., ind., part., corp.	7	769
Oblig. of States & political subdivisions	2	287	U.S. Gov't deposits		7
Excess funds sold		600	Dep. of States & subdivisions		804
Loans, Net	6	714	Certified & Officers' cks.		4
Bank premises, furniture and fixtures		140	Total deposits	12	019
All other assets		137	All other liabilities		1
			Total liabilities	12	020
			Equity Capital		
			Capital (# shs. au. 5,400) (# shs. otst. 5,400)		135
			Surplus	1	165
			Undivided profits & capital res.		423
			Total Equity Capital	1	723
TOTAL	13	743	TOTAL	13	743

BANK OF DOVER, DOVER

Population 650 Pope County
Chartered September 29, 1905 P.O. Box 334 Telephone Number 331-2121
Zip Code 72837
Number of Branches: Inside City — None; Outside City — 1

Principal Officers:

*Tom Hargis	President & CEO
Stanley Smith	Vice Pres.
Robert E. Dale	Assist. Vice Pres. & Cashier
Joyce Churchill	Assist. Vice Pres.
Mary Martin	Assist. Vice Pres.
Bettye Wait	Assist. Cashier

Directors:

T. C. Campbell
Tom Hargis
Richard Mobley
Bill Harms
Stanford Lee
David Bewley

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*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1980

Assets	Mil.	Thou.
Cash & due from depositories		937
U.S. Treasury securities	1	146
Oblig. of other U.S. Gov't agencies & corporations	1	303
Oblig. of States & political subdivisions	2	053
Excess funds sold		900
Loans, Net	7	643
Bank premises, furniture and fixtures		165
All other assets		235
TOTAL	14	382

Liabilities	Mil.	Thou.
Demand dep., ind., part., corp.	2	748
Time dep., ind., part., corp.	7	726
U.S. Gov't deposits		39
Dep. of States & subdivisions	2	211
All other deposits		56
Certified & Officers' cks.		73
Total deposits	12	853
All other liabilities		266
Total liabilities	13	119
Equity Capital		
Capital (# shs. au. 16,000) (# shs. otst. 9,200)		230
Surplus		200
Undivided profits & capital res.		733
Total Equity Capital	1	163
Subordinated noted & debentures		100
TOTAL	14	382

DUMAS STATE BANK, DUMAS

Population 5,840 Desha County
Chartered January 11, 1974 P.O. Box 700 Telephone Number 382-4204
Zip Code 71639
Number of Branches: Inside City — None; Outside City — None

Principal Officers:

*James R. Hall	President
Linda Tucker	Cashier-Operations Officer
Anita Bradley	Installment Loan Officer
Mark Ferguson	Security Officer & Assist. Loan Officer

Directors:

James R. Hall
Merle Peterson, Chmn.
Howard Harris, M.D.
William West
Dorothy Moore
Herman Vickers
Bill Teeter
A. O. French, Jr.

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*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1980

Assets	Mil.	Thou.
Cash & due from depositories		414
U.S. Treasury securities		199
Oblig. of other U.S. Gov't agencies & corporations	1	482
Oblig. of States & political subdivisions		229
Excess funds sold		260
Loans, Net	4	832
Bank premises, furniture and fixtures		340
All other assets		169
TOTAL	7	925

Liabilities	Mil.	Thou.
Demand dep., ind., part., corp.	1	509
Time dep., ind., part., corp.	3	924
Dep. of States & subdivisions	1	299
Certified & Officers' cks.		102
Total deposits	6	834
All other liabilities		125
Total liabilities	6	959
Equity Capital		
Capital (# shs. au. 30,000) (# shs. otst. 30,000)		300
Surplus		300
Undivided profits & capital res.		366
Total Equity Capital		966
TOTAL	7	925

MERCHANTS AND FARMERS BANK, DUMAS

Population 5,840 Desha County
Chartered May 9, 1909 P.O. Box D Telephone Number 382-4311
Zip Code 71639
Number of Branches: Inside City — 1; Outside City — None

Principal Officers:

*Claud T. Frank	President and Chm. of Board
David J. Garrett	Vice Pres. and Cashier
Loral Adcock	Vice Pres.
J. Michael Jones	Trust Officer and Secreatry of Board

Directors:

Claud T. Frank
Loral Adcock
Robert H. Adcock
J. E. Allmon, Jr.
Charles H. Dante
E. C. Gannaway
Marion S. Gill
Harold L. Jones
Clifton L. Meador
David Porter III
Glynn Puryear
Thomas F. Shea
B. J. Tanenbaum, Sr.
Joe Lee McKennon, Advisory Director

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*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1980

Assets	Mil.	Thou.
Cash & due from depositories	1	983
U.S. Treasury securities	2	063
Oblig. of other U.S. Gov't agencies & corporations	2	780
Oblig. of States & political subdivisions	5	093
All other securities		200
Excess funds sold	1	500
Loans, Net	16	515
Bank premises, furniture and fixtures		281
All other assets		751
TOTAL	31	166

Liabilities	Mil.	Thou.
Demand dep., ind., part., corp.	5	432
Time dep., ind., part., corp.	18	067
Dep. of States & subdivisions	2	547
Certified & Officers' cks.		193
Total deposits	26	239
Excess funds purchased		700
All other liabilities		734
Total liabilities	27	673
Equity Capital		
Capital (# shs. au. 40,000) (# shs. otst. 40,000)	1	000
Surplus	1	000
Undivided profits & capital res.	1	493
Total Equity Capital	3	493
TOTAL	31	166

EARLE STATE BANK, EARLE

Population 4,000 Crittenden County
Chartered April 24, 1947 P.O. Box 248 Telephone Number 792-8614
Zip Code 72331
Number of Branches: Inside City — None; Outside City — 1

Principal Officers:

*J. E. Brooks	President
Mrs. Mary E. Davis	Vice Pres. & Cashier
John E. Gregson	Vice Pres.
Mrs. Wanda S. Armstrong	Assist. Cashier
Mrs. Iris V. Cole	Assist. Cashier
Bruce Edwards	Assist. Cashier
Chris M. Lehman	Vice Pres. & Mgr., Crawfordsville Office

Directors:

J. W. Young, Jr.
J. E. Brooks
C. E. Morrison, Jr.
W. P. Morrison
Richard C. Twist
James H. Taylor, Sr.
David S. Wallace

STATEMENT AS OF JUNE 30, 1980

Assets	Mil.	Thou.
Cash & due from depositories		892
U.S. Treasury securities	1	605
Oblig. of other U.S. Gov't agencies & corporations	2	943
Oblig. of States & political subdivisions	3	607
Excess funds sold		600
Loans, Net	10	011
Bank premises, furniture and fixtures		377
All other assets		18
TOTAL	20	053

Liabilities	Mil.	Thou.
Demand dep., ind., part., corp.	4	405
Time dep., ind., part., corp.	11	859
U.S. Gov't deposits		9
Dep. of States & subdivisions	1	678
Certified & Officers' cks.		84
Total deposits	18	035
Total liabilities	18	035
Equity Capital		
Capital (# shs. au. 50,000) (# shs. otst. 50,000)		500
Surplus		800
Undivided profits & capital res.		718
Total Equity Capital	2	018
TOTAL	20	053

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*Designates Chief Executive Officer

THE DELTA STATE BANK, ELAINE

Population 1,200 Phillips County
Chartered December 30, 1947 P.O. Box 295 Telephone Number 827-3397
Zip Code 72333
Number of Branches: Inside City — None; Outside City — None

Principal Officers:		Directors:
*Mary Louise Demoret Jones	Pres. & Cashier	Mary Louise Demoret Jones
S. J. Howe	Vice Pres.	S. J. Howe
Lamar Marks	Secretary	Lamar Marks

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*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1980

Assets	Mil.	Thou.
Cash & due from depositories	1	117
Oblig. of other U.S. Gov't agencies & corporations		750
Oblig. of States & political subdivisions		14
Excess funds sold		100
Loans, Net		490
Bank premises, furniture and fixtures		12
All other assets		14
TOTAL	2	497

Liabilities	Mil.	Thou.
Demand dep., ind., part., corp.	1	321
U.S. Gov't deposits		2
Dep. of States & subdivisions		470
Certified & Officers' cks.		7
Total deposits	1	800
Total liabilities	1	800
Equity Capital		
Capital (# shs. au. 1,600) (# shs. otst. 1,600)		40
Surplus		80
Undivided profits & capital res.		577
Total Equity Capital		697
TOTAL	2	497

THE EXCHANGE BANK AND TRUST COMPANY, EL DORADO

Population 25,000 Union County
Chartered August 12, 1933 P.O. Box 641 Telephone Number 862-6683
Zip Code 71730
Number of Branches: Inside City — 1; Outside City — 1

Principal Officers:

Name	Title
*Edward Hurley	Chm. of the Board
J. Thomas May	President
Doris Cawvey	Vice Pres. R/E
Ken Goudy	Assist. Vice Pres.
Carolyn Beavers	Administrative Loan Officer
Glenn Rambin	Loan Officer
Steve Leverette	Vice Pres.-Cashier
James H. Ludwig	Vice Pres.
Gary Miller	Assist. Vice Pres.
Yvonne Eudy	Assist. Vice Pres.
Judy Gathright	Manager-Huttig
Bonnie Hogan	Marketing Director
Tandy Menefee	Trust Officer
Carol Sue Palma	Auditor

Directors:

- Bruce Anthony
- Dr. Carey Clark
- James W. Garison
- Edward Hurley
- D. R. James, Jr.
- J. Thomas May
- J. V. Spencer, Jr.
- Charles Thomas
- John W. Tlapek
- Joe G. Wepfer
- Cliff Wright

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*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1980

Assets	Mil.	Thou.
Cash & due from depositories	4	106
U.S. Treasury securities		866
Oblig. of other U.S. Gov't agencies & corporations	3	787
Oblig. of States & political subdivisions	5	956
All other securities		837
Excess funds sold	4	800
Loans, Net	23	663
Bank premises, furniture and fixtures	1	195
All other assets		751
TOTAL	45	961

Liabilities	Mil.	Thou.
Demand dep., ind., part., corp.	14	098
Time dep., ind., part., corp.	25	149
U.S. Gov't deposits		38
Dep. of States & subdivisions	1	608
All other deposits		93
Certified & Officers' cks.		261
Total deposits	41	247
All other liabilities	1	074
Total liabilities	42	321
Equity Capital		
Capital (# shs. au. 32,000) (# shs. otst. 32,000)		800
Surplus	1	000
Undivided profits & capital res.	1	340
Total Equity Capital	3	140
Subordinated notes & debentures		500
TOTAL	45	961

BANK OF ELKINS, ELKINS

Population 601 Washington County
Chartered June 1, 1912 P.O. Box 333 Telephone Number 643-2131
Zip Code 72727
Number of Branches: Inside City — None; Outside City — None

Principal Officers:

*J. E. Bunch ...... President & CEO
Joel L. Bunch...... Exec. Vice Pres.
John A. Bunch, Sr.... Exec. V. Pres.
Joyce R. Bunch...... Cashier & Sec. of Board
Thomas H. Mathias...... Vice Pres.
Margie R. Eaton.... Assist. Cashier

Directors:

J. E. Bunch
Joel L. Bunch
John A. Bunch, Sr.
Joyce R. Bunch
David R. Malone

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*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1980

Assets	Mil.	Thou.
Cash & due from depositories	1	235
U.S. Treasury securities	1	798
Oblig. of other U.S. Gov't agencies & corporations	1	554
Oblig. of States & political subdivisions		952
Excess funds sold		500
Loans, Net	4	870
Bank premises, furniture and fixtures		68
All other assets		236
TOTAL	11	213

Liabilities	Mil.	Thou.
Demand dep., ind., part., corp.	2	851
Time dep., ind., part., corp.	6	783
U.S. Gov't deposits		1
Dep. of States & subdivisions		484
Certified & Officers' cks.		45
Total deposits	10	164
All other liabilities		111
Total liabilities	10	275
Equity Capital		
Capital (# shs. au. 12,500) (# shs. otst. 10,000)		250
Surplus		400
Undivided profits & capital res.		288
Total Equity Capital		938
TOTAL	11	213

BANK OF ENGLAND, ENGLAND

Population 3,075 Lonoke County
Chartered August 23, 1898 P.O. Box 70 Telephone Number 842-2555
Zip Code 72046
Number of Branches: Inside City — None; Outside City — None

Principal Officers:

*Seth Boles, Jr.	President
Otha E. Frizzell	Cashier
Gary R. Canada, Sr.	Assist. Cash.
Wilma J. Darling	Assist. Cashier
Clara L. Newton	Assist. Cashier

Directors:

Seth Boles, Jr.
Otha E. Frizzell
Gary R. Canada, Sr.
Thomas O. Murchison, Sr.

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*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1980

Assets	Mil.	Thou.
Cash & due from depositories		889
U.S. Treasury securities	1	148
Oblig. of other U.S. Gov't agencies & corporations		350
Oblig. of States & political subdivisions	1	576
Excess funds sold	1	100
Loans, Net	2	721
Bank premises, furniture and fixtures		9
All other assets		1
TOTAL	7	794

Liabilities	Mil.	Thou.
Demand dep., ind., part., corp.	5	060
Time dep., ind., part., corp.	1	471
Dep. of States & subdivisions		83
Certified & Officers' cks.		10
Total deposits	6	624
Total liabilities	6	624
Equity Capital		
Capital (# shs. au. 10,000) (# shs. otst. 10,000)		100
Surplus		500
Undivided profits & capital res.		570
Total Equity Capital	1	170
TOTAL	7	794

THE CITIZENS BANK, ENGLAND

Population 3,075 Lonoke County
Chartered January 14, 1931 P.O. Box 190 Telephone Number 842-2541
Zip Code 72046
Number of Branches: Inside City — None; Outside City — None

Principal Officers:		**Directors:**
Lois Rutherford	Co-Chairman	John W. Gann
*Carroll Leonard, Jr.	President	Carroll Leonard, Jr.
Ben M. Perkins	Vice Pres. & Cashier	Ben B. Morris
Charlene Black	Assist. Cashier	Ben M. Perkins
		Lois Rutherford

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*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1980

Assets	Mil.	Thou.	Liabilities	Mil.	Thou.
Cash & due from depositories	1	106	Demand dep., ind., part., corp.	3	153
U.S. Treasury securities	3	824	Time dep., ind., part., corp.	3	179
Oblig. of other U.S. Gov't agencies & corporations		300	U.S. Gov't deposits		2
Oblig. of States & political subdivisions	2	024	Dep. of States & subdivisions		419
Excess funds sold		400	Certified & Officers' cks.		37
Loans, Net		816	Total deposits	6	790
All other assets		39	Total liabilities	6	790
			Equity Capital		
			Capital (# shs. au. 9,600) (# shs. otst. 9,600)		240
			Surplus		660
			Undivided profits & capital res.		819
			Total Equity Capital	1	719
TOTAL	8	509	TOTAL	8	509

THE EUDORA BANK, EUDORA

Population 3,687 Chicot County
Chartered December 23, 1930 P.O. Box L Telephone Number 355-8311
Zip Code 71640
Number of Branches: Inside City — None; Outside City — None

Principal Officers:

*Carl W. Ray	Exec. Vice Pres. & Cashier
Gene Keith	Vice Pres.
Claudine Stephens	Assist. Cashier
Mary R. Keller	Assist. Cashier

Directors:

- Sam Bowman
- W. K. Grubbs
- Alvin Meyer, Sr.
- Carl Ray
- Don R. Rebsman
- W. R. Selman
- Earl Verser, Jr.
- Jerold W. Verser
- W. J. Weaver, M.D.

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*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1980

Assets	Mil.	Thou.
Cash & due from depositories		932
U.S Treasury securities	1	558
Oblig. of other U.S. Gov't agencies & corporations		200
Oblig. of States & political subdivisions	2	462
All other securities		100
Excess funds sold		500
Loans, Net	9	123
Bank premises, furniture and fixtures		94
All other assets		30
TOTAL	14	999

Liabilities	Mil.	Thou.
Demand dep., ind., part., corp.	3	436
Time dep., ind., part., corp.	8	151
U.S. Gov't deposits		11
Dep. of States & subdivisions	1	396
Certified & Officers' cks.		51
Total deposits	13	045
All other liabilities		11
Total liabilities	13	056
Equity Capital		
Capital (# shs. au. 14,000) (# shs. otst. 14,000)		350
Surplus		900
Undivided profits & capital res.		693
Total Equity Capital	1	943
TOTAL	14	999

BANK OF EUREKA SPRINGS, EUREKA SPRINGS

Population 1,670 Carroll County
Chartered May 4, 1912 P.O. Box 309 Telephone Number 253-8241
Zip Code 72632
Number of Branches: Inside City — None; Outside City — None

Principal Officers:

*John F. Cross .... Chm. & President
Robert C. Muhm ...... S. Vice Pres.
Richard Kelley, Jr........ Vice Pres.
Reba L. Pyatt .... Cashier

Directors:

Loren L. Clark
Claude C. Cross
John F. Cross
Ruth F. Cross
James D. Bird
Lewis E. Epley, Jr.
Wayne Johnson
Dorothy F. Mathews
Eagle Thomas

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*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1980

Assets	Mil.	Thou.
Cash & due from depositories	1	125
U.S. Treasury securities		599
Oblig. of other U.S. Gov't agencies & corporations		598
Oblig. of States & political subdivisions	2	175
Excess funds sold	2	000
Loans, Net	8	452
Bank premises, furniture and fixtures		427
All other assets		53
TOTAL	15	429

Liabilities	Mil.	Thou.
Demand dep., ind., part., corp.	4	159
Time dep., ind., part., corp.	8	068
U.S. Gov't deposits		32
Dep. of States & subdivisions	1	394
Certified & Officers' cks.		109
Total deposits	13	762
Total liabilities	13	762
Equity Capital		
Capital (# shs. au. 4,000) (# shs. otst. 4,000)		400
Surplus		610
Undivided profits & capital res.		657
Total Equity Capital	1	667
TOTAL	15	429

BANK OF EVENING SHADE, EVENING SHADE

Population 391 Sharp County
Chartered February 5, 1901 P.O. Box 98 Telephone Number 266-3215
Zip Code 72532
Number of Branches: Inside City — None; Outside City — None

Principal Officers:		Directors:
Kemp Whisenhunt, Sr.	Chairman	Kemp Whisenhunt, Sr.
Kemp Whisenhunt, Jr.	President	Kemp Whisenhunt, Jr.
*A. L. Hoaney	Exec. Vice Pres.	A. Brock Whisenhunt
M. A. Graddy, Jr.	Vice Pres.	Trent L. Whisenhunt
		A. L. Hoaney
		Joseph A. Carpenter
		Deltha Laman

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*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1980

Assets	Mil.	Thou.	Liabilities	Mil.	Thou.
Cash & due from depositories		552	Demand dep., ind., part., corp.	1	033
U.S. Treasury securities		598	Time dep., ind., part., corp.	3	492
Oblig. of other U.S. Gov't agencies & corporations		300	Dep. of States & subdivisions		333
Oblig. of States & political subdivisions		122	Certified & Officers' cks.		14
Excess funds sold		425	Total deposits	4	872
Loans, Net	3	189	Total liabilities	4	872
Bank premises, furniture and fixtures		217	**Equity Capital**		
			Capital (# shs. au. 4,000) (# shs. otst. 4,000)		100
			Surplus		275
			Undivided profits & capital res.		156
			Total Equity Capital		531
TOTAL	5	403	TOTAL	5	403

McILROY BANK & TRUST, FAYETTEVILLE

Population 37,000 Washington County
Chartered December 24, 1892 P.O. Box 1327 Telephone Number 575-1000
Zip Code 72701
Number of Branches: Inside City — 4; Outside City — None

Principal Officers:

*Hayden McIlroy	Chm. of Bd, President
Jerome P. Niemiec	Exec. Vice Pres.
J. W. Gould	Sr. Vice Pres. & T.O.
George Edwards	Sr. Vice Pres.-Loans
Betty Clark	Sr. Vice Pres.-Cashier
J. T. McDonald	Vice Pres.-Comptroller

Directors:

E. J. Ball
J. Frank Broyles
Carl Collier
Millard Goff
Ralf Goff
J. W. Gould
Dr. James D. Mashburn
Hayden McIlroy
Jerome P. Niemiec
Charles Scharlau
Jim Bob Wheeler

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*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1980

Assets	Mil.	Thou.
Cash & due from depositories	6	350
U.S. Treasury securities	5	770
Oblig. of other U.S. Gov't agencies & corporations	10	743
Oblig. of States & political subdivisions	6	240
Excess funds sold	1	000
Loans, Net	55	941
Bank premises, furniture and fixtures	2	300
All other assets	3	476
TOTAL	91	820

Liabilities	Mil.	Thou.
Demand dep., ind., part., corp.	19	793
Time dep., ind., part., corp.	41	037
U.S. Gov't deposits		73
Dep. of States & subdivisions	14	180
All other deposits	1	249
Certified & Officers' cks.	1	581
Total deposits	77	913
Excess funds purchased	6	077
All other liabilities	1	041
Total liabilities	85	031
Equity Capital		
Capital (# shs. au. 104,000) (# shs. otst. 94,972)	2	374
Surplus	1	151
Undivided profits & capital res.	2	264
Total Equity Capital	5	789
Subordinated notes & debentures	1	000
TOTAL	91	820

CITIZENS BANK AND TRUST COMPANY, FLIPPIN

Population 1,026 Marion County
Chartered May 18, 1973 P.O. Box 261 Telephone Number 453-2255
Zip Code 72634
Number of Branches: Inside City — None; Outside City — 1

Principal Officers:	
*Frank B. Burge	President
C. Wayne Ellis	Vice Pres.
Verna Trimble	Cashier
Luna Cornell	Assist. Cashier
Sue Cunningham	Assist. Cashier

Directors:

- H. Guy Alexander
- Frank B. Burge
- Glenn Johnson
- Peter G. Peitz
- Steven G. Sanders
- Veda Sheid
- Chris V. Wade

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*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1980

Assets	Mil.	Thou.
Cash & due from depositories	1	641
U.S. Treasury securities		499
Oblig. of other U.S. Gov't agencies & corporations		500
Oblig. of States & political subdivisions		992
Excess funds sold	2	675
Loans, Net	9	589
Bank premises, furniture and fixtures		421
All other assets		6
TOTAL	16	323

Liabilities	Mil.	Thou.
Demand dep., ind., part., corp.	2	854
Time dep., ind., part., corp.	11	429
Dep. of States & subdivisions		703
Certified & Officers' cks.		98
Total deposits	15	084
All other liabilities		54
Total liabilities	15	138
Equity Capital		
Capital (# shs. au. 24,390) (# shs. otst. 24,390)		366
Surplus		424
Undivided profits & capital res.		395
Total Equity Capital	1	185
TOTAL	16	323

FORDYCE BANK & TRUST COMPANY, FORDYCE

Population 4,839 Dallas County
Chartered January 5, 1931 P.O. Box 352 Telephone Number 352-3107
Zip Code 71742
Number of Branches: Inside City — 2; Outside City — None

Principal Officers:

*W. R. Benton, Jr.	Chm. of the Board
Curtis Hutchins	President
K. J. Graves	Vice Pres.
Wm. R. Morgan	Cashier

Directors:

W. R. Benton, Jr.
Curtis Hutchins
Jack Hearnsberger
E. C. Benton, Jr.
J. H. Everett
D. J. Barnes
E. C. Gates
J. Graydon Parham
Jesse Shaddock
L. Weems Trussell

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*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1980

Assets	Mil.	Thou.
Cash & due from depositories	1	951
U.S. Treasury securities	2	569
Oblig. of other U.S. Gov't agencies & corporations	2	322
Oblig. of States & political subdivisions	3	941
All other securities		384
Excess funds sold		450
Loans, Net	9	785
Bank premises, furniture and fixtures		966
All other assets		336
TOTAL	22	704

Liabilities	Mil.	Thou.
Demand dep., ind., part., corp.	4	667
Time dep., ind., part., corp.	13	856
Dep. of States & subdivisions	1	411
Certified & Officers' cks.		114
Total deposits	20	048
All other liabilities		270
Total liabilities	20	318
Equity Capital		
Capital (# shs. au. 8,000) (# shs. otst. 8,000)		200
Surplus		800
Undivided profits & capital res.	1	386
Total Equity Capital	2	386
TOTAL	22	704

PLANTERS BANK AND TRUST COMPANY, FORREST CITY

Population 12,500 St. Francis County
Chartered April 15, 1921 P.O. Box 471 Telephone Number 633-2833
Zip Code 72335
Number of Branches: Inside City — 1; Outside City — 2

Principal Officers:

*Robert E. Porter	President
Joyce L. Clark	Sr. V. P. & T. O.
Diana Arwood	Vice Pres., Cashier & Auditor
Wade Hawkins	Vice Pres.
Al Miller	Vice Pres.
Sarah Burns	Assist. Cashier
Robert Doyle	Assist. Cashier
Carole Huff	Assist. Cashier
Donna Imboden	Assist. Cashier
Judy Lott	Assist. Cashier
Diane Thomason	Assist. Cashier
David Hardke	Vice Pres. & Mgr., DeValls Bluff
Otto Miller	Vice Pres. & Mgr., Cotton Plant

Directors:

J. R. Chappell, Jr.
Don Edmondson
O. J. Gandy, Jr.
J. C. George
J. R. Grobmyer
Henry T. Haven
Louis F. Haven, Jr.
Robert E. Porter
Bert Sulcer
R. B. Twist

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*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1980

Assets	Mil.	Thou.
Cash & due from depositories	3	197
U.S. Treasury securities		299
Oblig. of other U.S. Gov't agencies & corporations	2	959
Oblig. of States & political subdivisions	4	064
All other securities		628
Excess funds sold	1	700
Loans, Net	24	862
Bank premises, furniture and fixtures		772
All other assets		846
TOTAL	39	327

Liabilities	Mil.	Thou.
Demand dep., ind., part., corp.	12	381
Time dep., ind., part., corp.	17	278
U.S. Gov't deposits		432
Dep. of States & subdivisions	3	931
All other deposits		100
Certified & Officers' cks.		132
Total deposits	34	254
All other liabilities		627
Total liabilities	34	881
Equity Capital		
Capital (# shs. au. 24,000) (# shs. otst. 24,000)		600
Surplus	2	400
Undivided profits & capital res.	1	446
Total Equity Capital	4	446
TOTAL	39	327

PLANTERS AND MERCHANTS BANK, GILLETT

Population 1,200 Arkansas County
Chartered January 13, 1967 P.O. Box 538 Telephone Number 548-2211
Zip Code 72055
Number of Branches: Inside City — None; Outside City — None

Principal Officers:

W. W. Turner	President, Chm. of Board
*Jerry M. Dyer	Exec. Vice Pres.
Larry E. Bauer	Vice Pres.
Alice Marie Perritt	Cashier
Carolyn Sullivan	Assist. Cashier

Directors:

W. W. Turner
Murl Long
Frank Wolfe
Herbert Holzhauer
Darrel Nichols
W. P. Hackney
Keneth Smith
Jerry M. Dyer

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*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1980

Assets	Mil.	Thou.
Cash & due from depositories		534
U.S. Treasury securities		300
Oblig. of other U.S. Gov't agencies & corporations		200
Oblig. of States & political subdivisions		779
Loans, Net	5	819
Bank premises, furniture and fixtures		89
All other assets		13
TOTAL	7	734

Liabilities	Mil.	Thou.
Demand dep., ind., part., corp.	1	970
Time dep., ind., part., corp.	4	119
Dep. of States & subdivisions		646
Certified & Officers' cks.		3
Total deposits	6	738
Excess funds purchased		100
All other liabilities		25
Total liabilities	6	863
Equity Capital		
Capital (# shs. au. 3,000) (# shs. otst. 3,000)		150
Surplus		400
Undivided profits & capital res.		321
Total Equity Capital		871
TOTAL	7	734

BANK OF GLENWOOD, GLENWOOD

Population 1,369 Pike County
Chartered December 27, 1912 P.O. Box 0 Telephone Number 356-2121
Zip Code 71943
Number of Branches: Inside City — None; Outside City — None

Principal Officers:	
*John T. Crews	President
Victor H. Cox	Vice Pres.
Lynda Robbins	Assist. Vice Pres.
Patricia Duke	Cashier
Sherry Johnson	Assist. Cashier

Directors:

Gregory Bourns
Victor H. Cox
John T. Crews
Clift C. Lane
Charles Sharp
George E. Steel

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*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1980

Assets	Mil.	Thou.
Cash & due from depositories	1	224
U.S. Treasury securities	1	038
Oblig. of other U.S. Gov't agencies & corporations	1	156
Oblig. of States & political subdivisions	1	028
Excess funds sold		250
Loans, Net	6	758
Bank premises, furniture and fixtures		172
All other assets		277
TOTAL	11	903

Liabilities	Mil.	Thou.
Demand dep., ind., part., corp.	2	498
Time dep., ind., part., corp.	7	234
U.S. Gov't deposits		41
Dep. of States & subdivisions		611
Certified & Officers' cks.		51
Total deposits	10	435
Excess funds purchased		193
All other liabilities		211
Total liabilities	10	839
Equity Capital		
Capital (# shs. au. 4,000) (# shs. otst. 4,000)		100
Surplus		600
Undivided profits & capital res.		364
Total Equity Capital	1	064
TOTAL	11	903

CADDO STATE BANK, GLENWOOD

Population 1,369 Pike County
Chartered December 21, 1976 P.O. Box 47 Telephone Number 356-3196
Zip Code 71943
Number of Branches: Inside City — None; Outside City — None

Principal Officers:

Charles F. Tidwell	Chm. of the Board
*John E. Cook	President
J. W. Wallace	Vice President & Cashier
Austin Swindle	Vice Pres.
Faye Cargile	Assist. Vice Pres.

Directors:

John E. Cook
Charles Forga
J. T. Jones
H. J. Ligon
Austin L. Swindle
Deadle Thrash
Charles F. Tidwell
J. W. Wallace

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*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1980

Assets	Mil.	Thou.
Cash & due from depositories		577
U.S. Treasury securities		997
Oblig. of other U.S. Gov't agencies & corporations		200
Oblig. of States & political subdivisions		348
Loans, Net	4	266
Bank premises, furniture and fixtures		327
All other assets		159
TOTAL	6	874

Liabilities	Mil.	Thou.
Demand dep., ind., part., corp.	2	058
Time dep., ind., part., corp	3	047
U.S. Gov't deposits		5
Dep. of States & subdivisions		563
Certified & Officers' cks.		71
Total deposits	5	744
Excess funds purchased		200
All other liabilities		(−2)
Total liabilities	5	942
Equity Capital		
Capital (# shs. au. 32,000) . (# shs. otst. 32,000)		320
Surplus		320
Undivided profits & capital res.		292
Total Equity Capital		932
TOTAL	6	874

FIRST STATE BANK, GOULD

Population 1,683 Lincoln County
Chartered January 6, 1964 P.O. Box A Telephone Number 263-4325
Zip Code 71643
Number of Branches: Inside City — None; Outside City — 1

Principal Officers:

*Harold H. Reid	President & C.E.O.
Ernest C. Bradshaw	Exec. V. Pres.
Mary L. Nolan	Sr. Vice Pres. & Cashier
W. J. Boren	1st Vice Pres.
Wanda Robertson	Assist. V. Pres.
Debbye Bradley	Assist. Cashier

Directors:

Berzent Blagg
W. J. Boren
W. H. Carder
Don Eifling
T. M. Fish
T. H. Free, Jr.
Victor Holthoff
Kenneth Johnson
R. C. Johnson
R. W. Jones
Harold H. Reid

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*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1980

Assets	Mil.	Thou.
Cash & due from depositories	1	083
U.S. Treasury securities		398
Oblig. of other U.S. Gov't agencies & corporations		497
Oblig. of States & political subdivisions		927
All other securities		40
Excess funds sold		500
Loans, Net	7	185
Bank premises, furniture and fixtures		276
All other assets		13
TOTAL	10	919

Liabilities	Mil.	Thou.
Demand dep., ind., part., corp.	2	998
Time dep., ind., part., corp.	5	602
U.S. Gov't deposits		36
Dep. of States & subdivisions	1	200
Certified & Officers' cks.		35
Total deposits	9	871
All other liabilities		2
Total liabilities	9	873
Equity Capital		
Capital (# shs. au. 20,000) (# shs. otst. 20,000)		200
Surplus		550
Undivided profits & capital res.		296
Total Equity Capital	1	046
TOTAL	10	919

BANK OF GRAVETT, GRAVETTE

Population 1,200 Benton County
Chartered February 28, 1898 P.O. Box 160 Telephone Number 787-5251
Zip Code 72736
Number of Branches: Inside City — None; Outside City — None

Principal Officers:	
*John R. Meade	Exec. Vice Pres.
David N. Wills	Vice Pres.
Larry L. Wilmoth	Cashier
Margaret Pearson	Assist. Cashier
Virginia Gibson	Assist. Cashier

Directors:

J. T. Edmondson, Jr.
Stokes Ballard
C. E. McAllister
Allen McAllister
John R. Meade
Phillip Chastain
Jim Allen Edmondson
David N. Wills

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*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1980

Assets	**Mil.**	**Thou.**
Cash & due from depositories	1	230
U.S. Treasury securities	3	309
Oblig. of other U.S. Gov't agencies & corporations		55
Oblig. of States & political subdivisions	4	000
Excess funds sold	3	050
Loans, Net	11	675
Bank premises, furniture and fixtures		291
All other assets		20
TOTAL	23	630

Liabilities	**Mil.**	**Thou.**
Demand dep., ind., part., corp.	5	171
Time dep., ind., part., corp.	14	841
U.S. Gov't deposits		63
Dep. of States & subdivisions		960
All other deposits		10
Certified & Officers' cks.		331
Total deposits	21	376
Total liabilities	21	376
Equity Capital		
Capital (# shs. au. 4,000) (# shs. otst. 4,000)		100
Surplus		400
Undivided profits & capital res.	1	754
Total Equity Capital	2	254
TOTAL	23	630

FARMERS BANK, GREENWOOD

Population 2,753 Sebastian County
Chartered August 7, 1907 P.O. Box 610 Telephone Number 996-4171
Zip Code 72936
Number of Branches: Inside City — None; Outside City — 3

Principal Officers:		Directors:
*Means Wilkinson	Chairman & CEO	Means Wilkinson
Betty Wilkinson	President	Betty Wilkinson
Stanhope Wilkinson	Vice Pres.	Stanhope Wilkinson
Lorene Carnes	Vice Pres. & Cashier	Lorene Carnes
Genevieve Harris	Assist. Cashier	Bronson Andrews

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*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1980

Assets	Mil.	Thou.	Liabilities	Mil.	Thou.
Cash & due from depositories	1	178	Demand dep., ind., part., corp.	4	806
U.S. Treasury securities	1	720	Time dep., ind., part., corp.	14	412
Oblig. of other U.S. Gov't agencies & corporations	3	961	U.S. Gov't deposits		6
Oblig. of States & political subdivisions	3	838	Dep. of States & subdivisions	1	667
All other securities		324	Certified & Officers' cks.		43
Excess funds sold	4	775	Total deposits	20	934
Loans, Net	7	450	All other liabilities		289
Bank premises, furniture and fixtures		257	Total liabilities	21	223
All other assets		296	**Equity Capital**		
			Capital (# shs. au. 7,500) (# shs. otst. 7,500)		300
			Surplus	1	400
			Undivided profits & capital res.		876
			Total Equity Capital	2	576
TOTAL	23	799	TOTAL	23	799

THE FIRST BANK, GRIFFITHVILLE

Population 227 White County
Chartered November 6, 1905 P.O. Box 55 Telephone Number 323-4511
Zip Code 72060
Number of Branches: Inside City — None; Outside City — None

Principal Officers:

E. O. Yancey	President
E. D. Yancey	Vice Pres.
*Joyce D. Straughn	Cashier

Directors:

Jim Tarkington
M. O. Thompson
Reynie Rutledge
E. D. Yancey
E. O. Yancey

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*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1980

Assets	Mil.	Thou.
Cash & due from depositories		167
U.S. Treasury securities	1	294
Oblig. of other U.S. Gov't agencies & corporations		200
Oblig. of States & political subdivisions		573
Excess funds sold		200
Loans, Net		477
Bank premises, furniture and fixtures		10
TOTAL	2	921

Liabilities	Mil.	Thou.
Demand dep., ind., part., corp.		987
Time dep., ind., part., corp.	1	305
Dep. of States & subdivisions		271
Total deposits	2	563
Total liabilities	2	563
Equity Capital		
Capital (# shs. au. 2,000) (# shs. otst. 2,000)		50
Surplus		125
Undivided profits & capital res.		183
Total Equity Capital		358
TOTAL	2	921

CLARK COUNTY BANK, GURDON

Population 2,075 Clark County
Chartered August 4, 1900 P.O. Box 10 Telephone Number 353-2534
Zip Code 71743
Number of Branches: Inside City — None; Outside City — 1

Principal Officers:		Directors:
*Edward L. Holt	President	Edward L. Holt
Jean Boulden	Vice Pres. & Cashier	John Jackson
Ron Walker	Vice Pres.	Autrey Horne
Linda Bittle	Assist. Vice Pres.	C. W. Abrams
Kaye Stiffler	Assist. Cashier	Dick Jackson
Bonita Grayson	Assist. Cashier	Jimmy Robbs
Norma Hilton	Admin. Officer	Maurice Stricklin

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*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1980

Assets	Mil.	Thou.
Cash & due from depositories	1	664
U.S. Treasury securities		318
Oblig. of States & political subdivisions	3	859
Excess funds sold		600
Loans, Net	12	035
Bank premises, furniture and fixtures		278
All other assets		152
TOTAL	18	906

Liabilities	Mil.	Thou.
Demand dep., ind., part., corp.	2	420
Time dep., ind., part., corp.	11	475
U.S. Gov't deposits		5
Dep. of States & subdivisions	3	342
Certified & Officers' cks.		17
Total deposits	17	259
All other liabilities		39
Total liabilities	17	298
Equity Capital		
Capital (# shs. au. 140,000) (# shs. otst. 140,000)	1	400
Surplus		200
Undivided profits & capital res.		8
Total Equity Capital	1	608
TOTAL	18	906

FARMERS BANK, HAMBURG

Population 3,227 Ashley County
Chartered March 10, 1941 P.O. Box 350 Telephone Number 853-5222
Zip Code 71646
Number of Branches: Inside City — None; Outside City — None

Principal Officers:

Name	Title
W. E. Foote, Jr.	Pres.
*Louie G. Foote	Exec. V.P.
Velma J. Farmer	Vice Pres.
Bruce Timmons	Assist. Vice Pres.
Allen Farmer	Cashier
Jettie Mae Atkins	Assist. Cashier

Directors:

P. E. Barnes
F. P. Blanks
Bobby L. Brewer
B. L. Campbell
Lloyd Engelkes
W. E. Foote, III
Gordon E. Hennington, Jr.
George E. Locke
Earl J. Scott
Jack Shell
E. A. Tucker
Helen Wilcoxon
W. E. Foote, Jr.
Louie G. Foote

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*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1980

Assets	Mil.	Thou.
Cash & due from depositories		949
U.S. Treasury securities		50
Oblig. of States & political subdivisions	3	165
Excess funds sold	1	850
Loans, Net	11	813
Bank premises, furniture and fixtures		205
All other assets		76
TOTAL	18	108

Liabilities	Mil.	Thou.
Demand dep., ind., part., corp.	3	260
Time dep., ind., part., corp.	11	292
U.S. Gov't deposits		3
Dep. of States & subdivisions	1	473
Certified & Officers' cks.		143
Total deposits	16	171
All other liabilities		100
Total liabilities	16	271
Equity Capital		
Capital (# shs. au. 4,000) (# shs. otst. 4,000)		100
Surplus		750
Undivided profits & capital res.		987
Total Equity Capital	1	837
TOTAL	18	108

CALHOUN COUNTY BANK, HAMPTON

Population 1,642 Calhoun County
Chartered October 26, 1906 P.O. Box 8 Telephone Number 798-2207
Zip Code 71744
Number of Branches: Inside City — None; Outside City — None

Principal Officers:

*Searcy Harrell, Sr.	President
Len Harrell	Vice Pres.
B. Dickson Neal	Vice Pres.
Mary H. Johnston	Cashier
Hazel B. Smith	Assist. Cashier

Directors:

Hubert J. Brown
Fay Harrell
Len Harrell
Searcy Harrell, Jr.
Searcy Harrell, Sr.
B. Dickson Neal
D. W. Wells
H. M. Welsh

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*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1980

Assets	Mil.	Thou.
Cash & due from depositories		708
U.S. Treasury securities	1	098
Oblig. of other U.S. Gov't agencies & corporations	1	901
Oblig. of States & political subdivisions	2	569
All other securities		75
Excess funds sold		550
Loans, Net	6	818
Bank premises, furniture and fixtures		163
All other assets		47
TOTAL	13	929

Liabilities	Mil.	Thou.
Demand dep., ind., part., corp.	3	039
Time dep., ind., part., corp.	7	630
U.S. Gov't deposits		4
Dep. of States & subdivisions	1	397
Certified & Officers' cks.		93
Total deposits	12	163
All other liabilities		152
Total liabilities	12	315
Equity Capital		
Capital (# shs. au. 4,000) (# shs. otst. 4,000)		100
Surplus		400
Undivided profits & capital res.	1	114
Total Equity Capital	1	614
TOTAL	13	929

THE BANK OF HARRISBURG, HARRISBURG

Population 1,931 Poinsett County
Chartered December 2, 1930 P.O. Box 17 Telephone Number 578-2472
Zip Code 72432
Number of Branches: Inside City — 1; Outside City — None

Principal Officers:

*James Williams	Exec. Vice Pres.
Ernie Ashford	Vice Pres. & Cashier
Connie Jones	Assist. Cashier

Directors:

R. W. Butler
J. T. Butler
Anna M. Butler
Patricia Butler
Paul Eaton
James Williams

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*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1980

Assets	Mil.	Thou.
Cash & due from depositories	1	577
U.S. Treasury securities		250
Oblig. of other U.S. Gov't agencies & corporations		375
Oblig. of States & political subdivisions	4	149
Excess funds sold		200
Loans, Net	13	659
Bank premises, furniture and fixtures		374
All other assets		41
TOTAL	20	625

Liabilities	Mil.	Thou.
Demand dep., ind., part., corp.	5	355
Time dep., ind., part., corp.	11	269
Dep. of States & subdivisions	1	803
Certified & Officers' cks.		69
Total deposits	18	496
Total liabilities	18	496
Equity Capital		
Capital (# shs. au. 4,000) (# shs. otst. 4,000)		100
Surplus	1	400
Undivided profits & capital res.		629
Total Equity Capital	2	129
TOTAL	20	625

THE SECURITY BANK, HARRISON

Population 7,239 Boone County
Chartered November 20, 1931 P.O. Box 1078 Telephone Number 741-8200
Zip Code 72601
Number of Branches: Inside City — 1; Outside City — 2

Principal Officers:

*Wayne Clark	President
L. E. Durand	Vice Chm. of Board
Wallace E. Nickels	Sr. Vice Pres.
M. Robert McKinney, Jr.	Sr. Vice Pres.
Jim Phillips	Vice Pres.
Gene Waters	Vice Pres.
Richard L. McBee	Cashier

Directors:

Ralph H. Bowers
John O. Campbell
Wayne Clark
L. E. Durand
F. S. Garrison
Uvalde R. Lindsey
Tom W. Rogers, Jr.
Eddie Sutton
W. S. Walker

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*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1980

Assets	Mil.	Thou.
Cash & due from depositories	4	193
U.S. Treasury securities	1	772
Oblig. of other U.S. Gov't agencies & corporations	10	923
Oblig. of States & political subdivisions	11	143
All other securities		196
Excess funds sold	1	100
Loans, Net	32	259
Bank premises, furniture and fixtures		687
All other assets	2	000
TOTAL	64	273

Liabilities	Mil.	Thou.
Demand dep., ind., part., corp.	18	408
Time dep., ind., part., corp.	33	059
U.S. Gov't deposits		88
Dep. of States & subdivisions	3	786
All other deposits		143
Certified & Officers' cks.		128
Total deposits	55	612
Excess funds purchased	2	010
All other liabilities	1	122
Total liabilities	58	744
Equity Capital		
Capital (# shs. au. 180,000) (# shs. otst. 180,000)	1	800
Surplus	1	200
Undivided profits & capital res.	2	389
Total Equity Capital	5	389
Subordinated notes & debentures		140
TOTAL	64	273

PRAIRIE COUNTY BANK, HAZEN

Population 1,605 Prairie County
Chartered July 17, 1945 P.O. Box 357 Telephone Number 255-4525
Zip Code 72064
Number of Branches: Inside City — None; Outside City — 1

Principal Officers:

Jerry J. Screeton	President
*James E. (Red) Sparks	Exec. V. P.
Jerry V. Sparks	V. P. & Cashier
Helen C. Tull	Assist. Vice Pres.
Kathie Gunter	Assist. Vice Pres.

Directors:

Jerry J. Screeton
James E. Sparks
Jerry V. Sparks
Eagle Boyd, Jr.
J. W. Crigger
M. V. Rhodes

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*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1980

Assets	Mil.	Thou.
Cash & due from depositories	1	175
U.S. Treasury securities	5	215
Oblig. of other U.S. Gov't agencies & corporations	1	309
Oblig. of States & political subdivisions	1	370
All other securities		190
Excess funds sold		300
Loans, Net	3	789
Bank premises, furniture and fixtures		591
All other assets		26
TOTAL	13	965

Liabilities	Mil.	Thou.
Demand dep., ind., part., corp.	3	951
Time dep., ind., part., corp.	7	611
U.S. Gov't deposits		7
Dep. of States & subdivisions	1	133
Certified & Officers' cks.		43
Total deposits	12	745
Total liabilities	12	745
Equity Capital		
Capital (# shs. au. 3,450) (# shs. otst. 3,450)		86
Surplus		850
Undivided profits & capital res.		284
Total Equity Capital	1	220
TOTAL	13	965

THE CLEBURNE COUNTY BANK, HEBER SPRINGS

Population 4,500 Cleburne County
Chartered December 16, 1930 P.O. Box 1000 Telephone Number 362-2456
Zip Code 72543
Number of Branches: Inside City — 2; Outside City — 1

Principal Officers:

*Jerome Johnson	President
Walter Aldridge	Vice Pres. & Cashier
Juanita Taylor	Assist. Vice Pres.

Directors:

Jim Tom Butler
Jerome Johnson
R. W. Butler
Walter Aldridge
Richie Lee
Dr. Ricky Johnson
L. E. Roberts, Jr.
Wetzel Stark
Paul Eaton

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*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1980

Assets	Mil.	Thou.
Cash & due from depositories	3	908
U.S. Treasury securities	1	683
Oblig. of other U.S. Gov't agencies & corporations	5	189
Oblig. of States & political subdivisions	10	851
Loans, Net	15	785
Bank premises, furniture and fixtures	1	012
All other assets		866
TOTAL	39	294

Liabilities	Mil.	Thou.
Demand dep., ind., part., corp.	8	049
Time dep., ind., part., corp.	26	022
U.S. Gov't deposits		14
Dep. of States & subdivisions	1	150
Certified & Officers' cks.		174
Total deposits	35	409
Excess funds purchased		150
All other liabilities		593
Total liabilities	36	152
Equity Capital		
Capital (# shs. au. 1,200) (# shs. otst. 1,200)		120
Surplus	1	000
Undivided profits & capital res.	1	722
Total Equity Capital	2	842
Subordinated notes & debentures		300
TOTAL	39	294

HEBER SPRINGS STATE BANK, HEBER SPRINGS

Population 4,500 Cleburne County
Chartered May 25, 1977 P.O. Box 30 Telephone Number 362-5821
Zip Code 72543
Number of Branches: Inside City — None; Outside City — 1

Principal Officers:

Mildred Blankenship	Chairman
*Charles Blankenship	President
Wade D. Althen	Exec. Vice Pres.
F. B. Rector	Vice Pres. & Cashier
Gary Yow	Vice Pres.

Directors:

Mildred Blankenship
Charles Blankenship
Wade D. Althen
F. B. Rector
Dr. N. L. Poff
Oscar Patchell
B. L. Johnston, Jr.
Hoyt Thomas

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*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1980

Assets	Mil.	Thou.
Cash & due from depositories	2	315
U.S. Treasury securities		340
Oblig. of other U.S. Gov't agencies & corporations		101
Oblig. of States & political subdivisions	2	339
All other securities		57
Excess funds sold		950
Loans, Net	12	946
Bank premises, furniture and fixtures		870
All other assets		580
TOTAL	20	498

Liabilities	Mil.	Thou.
Demand dep., ind., part., corp.	5	387
Time dep., ind., part., corp.	12	775
U.S. Gov't deposits		33
Dep. of States & subdivisions		328
Certified & Officers' cks.		57
Total deposits	18	580
Total liabilities	18	580
Equity Capital		
Capital (# shs. au. 3,000) (# shs. otst. 3,000)		300
Surplus		650
Undivided profits & capital res.		668
Total Equity Capital	1	618
Subordinated notes & debentures		300
TOTAL	20	498

BANK OF HOLLY GROVE, HOLLY GROVE

Population 850 Monroe County
Chartered March 12, 1903 P.O. Box Q Telephone Number 462-3331
Zip Code 72069
Number of Branches: Inside City — None; Outside City — None

Principal Officers:

*Elizabeth C. Reid	Exec. Vice Pres.
Thomas M. Hargrove	Vice Pres.
Jean M. Kirkpatrick	Cashier
Mildred E. Craig	Assist. Cashier

Directors:

John S. Calloway
Ruth T. Dearing
Thomas M. Hargrove
Mrs. J. I. Matthews
R. H. Mayo
John B. Moore, Jr.
Elizabeth C. Reid
Herd E. Stone, Jr.

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*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1980

Assets	Mil.	Thou.
Cash & due from depositories		810
U.S. Treasury securities		849
Oblig. of other U.S. Gov't agencies & corporations	3	044
Oblig. of States & political subdivisions	2	524
Excess funds sold		250
Loans, Net	5	114
Bank premises, furniture and fixtures		186
All other assets		13
TOTAL	12	790

Liabilities	Mil.	Thou.
Demand dep., ind., part., corp.	2	183
Time dep., ind., part., corp.	8	223
U.S. Gov't deposits		1
Dep. of States & subdivisions		708
Certified & Officers' cks.		26
Total deposits	11	141
Total liabilities	11	141
Equity Capital		
Capital (# shs. au. 2,400) (# shs. otst. 2,400)		60
Surplus		840
Undivided profits & capital res.		749
Total Equity Capital	1	649
TOTAL	12	790

HORATIO STATE BANK, HORATIO

Population 970 Sevier County
Chartered May 15, 1905 P.O. Box 347 Telephone Number 832-2501
Zip Code 71842
Number of Branches: Inside City — None; Outside City — None

Principal Officers:

*C. E. Hendrix, Jr.	President
Edith Hendrix Smith	Sr. Vice Pres. Secretary & Treasurer
Wilburn Smith	Exec. Vice Pres. & Cashier
Lola J. Lawrence	Operations Off.
Agnes J. Lincoln	Bookkeeping Off.

Directors:

C. E. Hendrix, Jr.
Lilla S. Hendrix
Loy Poag
Fred Sharp
Edith Hendrix Smith
Wilburn Smith
M. T. Wilson, Sr.
Fred L. Sullivan

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*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1980

Assets	Mil.	Thou.
Cash & due from depositories		685
U.S. Treasury securities		200
Oblig. of other U.S. Gov't agencies & corporations	1	822
Oblig. of States & political subdivisions	1	187
All other securities		396
Excess funds sold	1	700
Loans, Net	7	588
Bank premises, furniture and fixtures		331
All other assets		150
TOTAL	14	059

Liabilities	Mil.	Thou.
Demand dep., ind., part., corp.	2	282
Time dep., ind., part., corp.	9	139
U.S. Gov't deposits		1
Dep. of States & subdivisions	1	126
Certified & Officers' cks.		2
Total deposits	12	550
All other liabilities		27
Total liabilities	12	577
Equity Capital		
Capital (# shs. au. 2,000) (# shs. otst. 2,000)		100
Surplus		600
Undivided profits & capital res.		782
Total Equity Capital	1	482
TOTAL	14	059

FIRST SECURITY BANK OF NORTH ARKANSAS, HORSESHOE BEND

Population 1,800 Izard County
Chartered June 3, 1905 Telephone Number 670-5131
Zip Code 72512
Number of Branches: Inside City — None; Outside City — 1

Principal Officers:

Name	Title
*Doug Adams	Chm. & President
Rose Heck	Vice Pres.
Jean Ferguson	Vice Pres. & Cashier
Donna Brown	Vice Pres.
Sue Gleghorn	Assist. Cashier

Directors:

Doug Adams
Rose Heck
Barbara Adams
Hubert Simpson
Claude Jones
L. Grey Dellinger
Dr. Don Penly
Roger Cunningham
Don Adams

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*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1980

Assets	Mil.	Thou.
Cash & due from depositories		793
U.S. Treasury securities		277
Oblig. of other U.S. Gov't agencies & corporations		445
Oblig. of States & political subdivisions		773
All other securities		800
Loans, Net	11	184
Bank premises, furniture and fixtures		397
All other assets		2
TOTAL	14	671

Liabilities	Mil.	Thou.
Demand dep., ind., part., corp.	1	992
Time dep., ind., part., corp.	11	020
U.S. Gov't deposits		2
Dep. of States & subdivisions		453
Certified & Officers' cks.		38
Total deposits	13	505
Total liabilities	13	505
Equity Capital		
Capital (# shs. au. 11,200) (# shs. otst. 11,200)		280
Surplus		230
Undivided profits & capital res.		381
Total Equity Capital		891
Subordinated notes & debentures		275
TOTAL	14	671

ARKANSAS BANK AND TRUST COMPANY, HOT SPRINGS

Population 35,631 Garland County
Chartered April 18, 1907 P.O. Box 5640 Telephone Number 624-4611
Zip Code 71901
Number of Branches: Inside City — 4; Outside City — 1

Principal Officers:

Cecil W. Cupp . . . Chm. of the Board
*Cecil W. Cupp, Jr. . . . . . . President & Chief Exec. Officer
Ray L. Cash . . . . Exec. Vice Pres.
Charles L. Fager, Jr. . . Sr. Vice Pres.
H. G. Gasbarre . . . . Sr. Vice Pres.
J. L. Jones . . . . Sr. Vice Pres.
Palmer Vanderburg . . Sr. Vice Pres.
Eldon Sprague . . . . Sr. Vice Pres.
Paul Rothert . . . . Vice Pres.
Freeman Baldwin . . . . Vice Pres.
Jo Ann Bass . . . . Vice Pres.
Bob Biles . . . . Vice Pres.
J. O. Brown . . . . Vice Pres.
Floyd Bryant . . . . Vice Pres.
Frank Carnathan . . . . Vice Pres.
Johnny Boley . . . . Vice Pres.
Loyd Emerson . . . . Vice Pres.
Debert Graves . Vice Pres. & Cashier
Mahlon Grigsby . . . . Vice Pres.
Carl Hardage . . . . Vice Pres.
Dale Hoggard . . . . Vice Pres.
Gary Blenden . . . . Vice Pres.
Gene Parker . . . . Vice Pres.
Ron Steed . . . . Vice Pres.
Jerry Thompson . . . . Vice Pres.

Principal Officers:

Dorothy Wall . . . . Vice Pres.
Ralph White . . . . Vice Pres.
Frank Bolton . . . V. Pres. & Auditor
Ed Krenzelok . . . . . Travel - Manager
Bob Hammerschmidt . . . Mktg. Off.

Directors:

Frank M. Burton, M.D.
Ray L. Cash
Cecil W. Cupp
Cecil W. Cupp, Jr.
Gerald H. Fisher
Robert E. Jones
Walter Kleinman
Norton Meek
Roy L. Murphy
Ray S. Smith, Jr.
Marshall T. Steel
Jim Randall
Herman L. Wilson, Jr.
Hill A. Wheatly
C. Everett Fulgham
Gaither C. Johnston, Jr.
Gary E. Glenden

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*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1980

Assets	Mil.	Thou.
Cash & due from depositories	18	282
U.S. Treasury securities	14	598
Oblig. of other U.S. Gov't agencies & corporations	6	987
Oblig. of States & political subdivisions	16	457
All other securities		471
Excess funds sold	13	700
Loans, Net	114	242
Bank premises, furniture and fixtures	4	221
All other assets	4	026
TOTAL	192	984

Liabilities	Mil.	Thou.
Demand dep., ind., part., corp.	35	698
Time dep., ind., part., corp.	125	427
U.S. Gov't deposits		334
Dep. of States & subdivisions	8	074
All other deposits	2	185
Certified & Officers' cks.	1	653
Total deposits	173	371
Excess funds purchased	4	100
All other liabilities	2	763
Total liabilities	180	234
Equity Capital		
Capital (# shs. au. 121,500) (# shs. otst. 121,500)	3	038
Surplus	2	025
Undivided profits & capital res.	4	754
Total Equity Capital	9	817
Subordinated notes & debentures	2	933
TOTAL	192	984

BANK OF IMBODEN, IMBODEN

Population 496 Lawrence County
Chartered October 12, 1972 P.O. Box 320 Telephone Number 869-2291
Zip Code 72434
Number of Branches: Inside City — None; Outside City — 1

Principal Officers:

*Amos David	Chairman
J. R. David, Jr.	Vice Chairman
Stephen E. Jones	President
Preston Clark	Vice Pres. & Cashier
Mary Lea McLeod	Vice Pres.
Douglas Bradley	Vice Pres.
Leland Mize	AVP & Branch Mgr.
Wilma Lawson	Assist. Vice Pres.
Jearldean Davis	Assist. Cashier

Directors:

H. Lee Baker
Dee Cude
J. R. David, Jr.
K. D. McLeod
Austin Stovall
Douglas Bradley
Henry Weaver
Amos David
Stephen E. Jones
Leland Mize

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*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1980

Assets	Mil.	Thou.
Cash & due from depositories		543
U.S. Treasury securities	1	060
Oblig. of other U.S. Gov't agencies & corporations		250
Oblig. of States & political subdivisions		639
All other securities		10
Excess funds sold		700
Loans, Net	6	705
Bank premises, furniture and fixtures		234
All other assets		56
TOTAL	10	197

Liabilities	Mil.	Thou.
Demand dep., ind., part., corp.	2	231
Time dep., ind., part., corp.	6	281
U.S. Gov't deposits		2
Dep. of States & subdivisions		734
Certified & Officers' cks.		132
Total deposits	9	380
Total liabilities	9	380
Equity Capital		
Capital (# shs. au. 6,600) (# shs. otst. 6,600)		165
Surplus		85
Undivided profits & capital res.		417
Total Equity Capital		667
Subordinated notes & debentures		150
TOTAL	10	197

FIRST JACKSONVILLE BANK, JACKSONVILLE

Population 25,000 Pulaski County
Chartered August 2, 1949 P.O. Box 827 Telephone Number 982-4511
Zip Code 72076
Number of Branches: Inside City — 2; Outside City — 0

Principal Officers:

*Kenneth Pat Wilson	President
Larry T. Wilson	Exec. Vice Pres.
Melda A. Rice	Sr. Vice Pres.
Sibyl H. Clay	Vice Pres. & Auditor
Jerry Davis	Vice Pres. & Loan Off.
Mary L. Dewey	Vice Pres.
Patrick Hagge	Vice Pres. & LO
William R. Pendleton	Vice Pres. & LO
John S. Fortenbury	President, First Jacksonville Mtg. Co.

Directors:

Kenneth Pat Wilson, Chairman
Harry k. Dougherty
Joseph W. Gelzine
Bartus M. Gray
Lou Holtz
Melda A. Rice
Carl A. Williams
Larry T. Wilson
Thomas H. Wortham, M.D.

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*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1980

Assets	Mil.	Thou.
Cash & due from depositories	3	599
U.S. Treasury securities	1	493
Oblig. of other U.S. Gov't agencies & corporations	1	940
Oblig. of States & political subdivisions	11	110
All other securities		279
Excess funds sold	6	100
Loans, Net	23	269
Bank premises, furniture and fixtures	1	108
All other assets		751
TOTAL	49	649

Liabilities	Mil.	Thou.
Demand dep., ind., part., corp.	14	516
Time dep., ind., part., corp.	24	691
U.S. Gov't deposits		83
Dep. of States & subdivisions	3	307
Certified & Officers' cks.		630
Total deposits	43	227
Excess funds purchased		262
All other liabilities		766
Total liabilities	44	255
Equity Capital		
Capital (# shs. au. 200,000) (# shs. otst. 200,000)	2	000
Surplus	1	000
Undivided profits & capital res.	2	394
Total Equity Capital	5	394
TOTAL	49	649

NEWTON COUNTY BANK, JASPER

Population 453 Newton County
Chartered March 24, 1903 P.O. Box 437 Telephone Number 446-2265
Zip Code 72641
Number of Branches: Inside City — None; Outside City — 1

Principal Officers:

Joe C. Nance	Chm. of the Board
*Neil A. Wilkins	President
Carl Gene Jones	Exec. Vice Pres.
George Landrum	Vice Pres. & Cashier
Joe Phillips	Vice Pres. & A.C.
Danny Criner	Assist. Cashier
Inas Watson	Assist. Cashier

Directors:

Joe C. Nance
Neil A. Wilkins
Carl Gene Jones
Alta Gorden
Clyde Atkinson
Ernest B. Wilson

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*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1980

Assets	Mil.	Thou.
Cash & due from depositories		965
U.S. Treasury securities	1	992
Oblig. of other U.S. Gov't agencies & corporations	1	356
Oblig. of States & political subdivisions	1	845
All other securities		100
Excess funds sold	1	800
Loans, Net	6	555
Bank premises, furniture and fixtures		88
TOTAL	14	701

Liabilities	Mil.	Thou.
Demand dep., ind., part., corp.	3	222
Time dep., ind., part., corp.	8	881
U.S. Gov't deposits		13
Dep. of States & subdivisions	1	317
Certified & Officers' cks.		57
Total deposits	13	490
Total liabilities	13	490
Equity Capital		
Capital (# shs. au. 2,500) (# shs. otst. 2,340)		59
Surplus		641
Undivided profits & capital res.		511
Total Equity Capital	1	211
TOTAL	14	701

BANK OF NORTHEAST ARKANSAS, JONESBORO

Population 33,000 Craighead County
Chartered February 14, 1904 P.O. Box 1617 Telephone Number 932-2131
Zip Code 72401
Number of Branches: Inside City — 2; Outside City — 1

Principal Officers:

*Sloan Rianwater	Chm. & President
Wm. I. Rainwater	Vice Chairman
Martha White	Assist. Cashier
Joyce Bridger	Vice Pres.
Gail Neblett	Assist. Cashier
Audrey Glenn	Vice Pres.
Loyce Mink	Assist. Vice Pres.
Max G. Cobb	Assist. Vice Pres.
Greg Miller	Assist. Vice Pres.
Eva Beeler	Assist. Vice Pres.
Linda McDaniel	Cashier
Brenda Griffith	Assist. Cashier
Mary Ann Bridger	Assist. Cashier

Directors:

Sloan Rainwater
Wm. L. Rainwater
Weldon Rainwater, M.D.
Grover Poole, M.D.
Gerald G. Watkins
J. A. Tomlinson
A. B. Clark
Wallace Fowler, Advisory Director

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*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1980

Assets	Mil.	Thou.
Cash & due from depositories	1	930
U.S. Treasury securities	1	099
Oblig. of other U.S. Gov't agencies & corporations	1	549
Oblig. of States & political subdivisions	3	573
All other securities		840
Excess funds sold	1	500
Loans, Net	20	235
Bank premises, furniture and fixtures	1	080
All other assets	1	045
TOTAL	32	851

Liabilities	Mil.	Thou.
Demand dep., ind., part., corp.	6	000
Time dep., ind., part., corp.	17	969
U.S. Gov't deposits		11
Dep. of States & subdivisions	5	217
Certified & Officers' cks.		247
Total deposits	29	444
All other liabilities		443
Total liabilities	29	887
Equity Capital		
Capital (# shs. au. 67,500). (# shs. otst. 67,500)		675
Surplus		750
Undivided profits & capital res.		714
Total Equity Capital	2	139
Subordinated notes & debentures		825
TOTAL	32	851

CITIZENS BANK OF JONESBORO, JONESBORO

Population 33,000 Craighead County
Chartered July 25, 1919 P.O. Box 1090 Telephone Number 932-6603
Zip Code 72401
Number of Branches: Inside City — 4; Outside City — 2

Principal Officers:

*Herbert H. McAdams, II	Chm. of the Board & Chief Exec. Officer
Walter A. DeRoeck	President
Eugene B. Smith, Jr.	Assist. to the Chairman
H. Hall McAdams, III	Vice Chm. of the Bd. & Assist. Sec.
Donald Timms	Exec. Vice Pres.
Ralph J. Halk	Admin. Vice. Pres.
Donald Crews	Vice Pres. & Sr. Operations Officer
Robert C. Connor	Vice Pres.
Lloyd E. (Bo) Roberts	Marketing Director
Bessie Hodges	Vice Pres. & Sec.

Directors:

Herbert H. McAdams, II
H. Hall McAdams, III
John C. Deacon
Walter A. DeRoeck
W. O. Doak
Dr. James F. Gramling
Frank Hall, Jr.
Bill Hurt, Jr.
Minor M. Markle
Oscar J. Melton
Dr. Carl R. Reng
W. D. Roberts, Jr.
Eugene B. Smith, Jr.
Frank E. Walden
Rollo White
Dr. Durwood Wisdom

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*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1980

Assets	Mil.	Thou.
Cash & due from depositories	11	429
U.S. Treasury securities	14	287
Oblig. of other U.S. Gov't agencies & corporations	3	023
Oblig. of States & political subdivisions	13	451
All other securities		850
Excess funds sold	2	800
Loans, Net	74	565
Bank premises, furniture and fixtures	1	961
All other assets	2	770
TOTAL	125	136

Liabilities	Mil.	Thou.
Demand dep., ind., part., corp.	27	207
Time dep., ind., part., corp.	69	705
U.S. Gov't deposits		204
Dep. of States & subdivisions	4	284
All other deposits	4	734
Certified & Officers' cks.		668
Total deposits	106	802
Excess funds purchased	5	851
All other liabilities	2	664
Total liabilities	115	317
Equity Capital		
Capital (# shs. au. 217,000) (# shs. otst. 217,000)	2	170
Surplus	1	330
Undivided profits & capital res.	3	899
Total Equity Capital	7	399
Subordinated notes & debentures	2	420
TOTAL	125	136

FIRST BANK AND TRUST OF JONESBORO, JONESBORO

Population 33,000 Craighead County
Chartered December 22, 1976 P.O. Box 1209 Telephone Number 932-8372
Zip Code 72401
Number of Branches: Inside City — 1; Outside City — 1

Principal Officers:

*John E. Marcom	President
Ronald B. Jackson	Exec. Vice Pres.
C. Frank Falls	Exec. Vice Pres.
Everett Bandy	Sr. Vice Pres.
Bob Wimpy	Vice Pres.
Jerry Broadaway	Vice Pres.
Charles N. Files	Cashier

Directors:

John E. Marcom
Mary L. Marcom
Dr. James Webb
W. C. Sloan Jr.
Charles M. Mooney
Doswell H. McDaniel
Harold Crall
Bill Brown
Edw. H. Cherry
James D. Hunt
Bob G. Bennett
Everett Bandy
Bearl Brooks

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*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1980

Assets	Mil.	Thou.
Cash & due from depositories	3	881
U.S. Treasury securities		300
Oblig. of other U.S. Gov't agencies & corporations	5	821
Oblig. of States & political subdivisions	3	039
All other securities		914
Excess funds sold		648
Loans, Net	30	481
Bank premises, furniture and fixtures		650
All other assets	1	307
TOTAL	47	041

Liabilities	Mil.	Thou.
Demand dep., ind., part., corp.	10	401
Time dep., ind., part., corp.	23	757
U.S. Gov't deposits		70
Dep. of States & subdivisions	6	760
All other deposits		27
Certified & Officers' cks.		597
Total deposits	41	612
Excess funds purchased	1	425
All other liabilities		631
Total liabilities	43	668
Equity Capital		
Capital (# shs. au. 30,000) (# shs. otst. 30,000)		300
Surplus	1	200
Undivided profits & capital res.		973
Total Equity Capital	2	473
Subordinated notes & debentures		900
TOTAL	47	041

MERCANTILE BANK, JONESBORO

Population 33,000 Craighead County
Chartered January 7, 1932 P.O. Box 6018 Telephone Number 935-5521
Zip Code 72401
Number of Branches: Inside City — 4; Outside City — 2

Principal Officers:

*Charles Frierson, III	President & Chair. of the Board
George F. Delaney, Jr.	Exec. Vice Pres.
Carey Smith	Sr. Vice Pres.
Earl Gairhan	Sr. Vice Pres.
Hugh Harrington	Vice Pres.
Naomi Craft	Vice Pres.
Norman Leonard	Vice Pres.

Directors:

Marystel Appleton
Millie Blindman
Roy Cooper
W. M. Freeze, Jr.
Lynn Greene
Raymond Heern
A. M. Heringer, Jr.
Ben Lamberth
Tom Loberg
J. C. Mahon
B. E. McKee, MD
Alan Patteson, Jr.
M. O. Peeler, MD
Frank Snellgrove
M. G. Spurlock
J. W. Ledbetter, MD

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*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1980

Assets	Mil.	Thou.
Cash & due from depositories	6	396
U.S. Treasury securities	5	374
Oblig. of other U.S. Gov't agencies & corporations	2	191
Oblig. of States & political subdivisions	12	993
All other securities		739
Excess funds sold	6	430
Loans, Net	65	506
Bank premises, furniture and fixtures	1	325
All other assets	3	757
TOTAL	104	711

Liabilities	Mil.	Thou.
Demand dep., ind., part., corp.	20	995
Time dep., ind., part., corp.	64	205
U.S. Gov't deposits		148
Dep. of States & subdivisions	7	579
All other deposits		125
Certified & Officers' cks.		794
Total deposits	93	846
Excess funds purchased		300
All other liabilities	1	921
Total liabilities	96	067
Equity Capital		
Capital (# shs. au. 100,000) (# shs. otst. 100,000)	1	000
Surplus	2	225
Undivided profits & capital res.	5	169
Total Equity Capital	8	394
Subordinated notes & debentures		250
TOTAL	104	711

FARMERS AND MERCHANTS BANK, JUDSONIA

Population 1,500 White County
Chartered May 29, 1913 P.O. Box I Telephone Number 729-3148
Zip Code 72081
Number of Branches: Inside City — None; Outside City — None

Principal Officers:

E. O. Yancey	Chairman
E. D. Yancey	President
W. R. Meador, Jr.	Secretary
J. H. Graves	Vice Pres.
*Jim Emfinger	Exec. Vice Pres.

Directors:

E. O. Yancey
E. D. Yancey
W. R. Meador, Jr.
J. H. Graves

---

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1980

Assets	Mil.	Thou.
Cash & due from depositories		331
U.S. Treasury securities	1	247
Oblig. of States & political subdivisions		949
Excess funds sold		700
Loans, Net	1	687
Bank premises, furniture and fixtures		118
TOTAL	5	032

Liabilities	Mil.	Thou.
Demand dep., ind., part., corp.	1	621
Time dep., ind., part., corp.	2	193
U.S. Gov't deposits		8
Dep. of States & subdivisions		522
All other deposits		1
Certified & Officers' cks.		7
Total deposits	4	352
All other liabilities		32
Total liabilities	4	384
Equity Capital		
Capital (# shs. au. 2,800) (# shs. otst. 2,800)		70
Surplus		165
Undivided profits & capital res.		413
Total Equity Capital		648
TOTAL	5	032

UNION STATE BANK, JUNCTION CITY

Population 842 Union County
Chartered August 28, 1933 P.O. Box F Telephone Number 924-4552
Zip Code 71749
Number of Branches: Inside City — None; Outside City — None

Principal Officers:

*John F. Marsh	President
Barbara Daniels	Cashier
Mary Alice Jones	Assist. Cashier

Directors:

Alvin Green, Chairman
John F. Marsh
Russell Adams
J. B. Allen, Jr.
T. T. Fields
Louie Jenkins
Leonard Hampson
C. A. Reed
John M. Shackleford, Jr.

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*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1980

Assets	Mil.	Thou.
Cash & due from depositories		638
U.S. Treasury securities		498
Oblig. of other U.S. Gov't agencies & corporations	1	028
Oblig. of States & political subdivisions		353
All other securities		207
Excess funds sold		900
Loans, Net	6	451
Bank premises, furniture and fixtures		82
All other assets		210
TOTAL	10	367

Liabilities	Mil.	Thou.
Demand dep., ind., part., corp.	1	808
Time dep., ind., part., corp.	6	722
U.S. Gov't deposits		197
Dep. of States & subdivisions		631
Certified & Officers' cks.		36
Total deposits	9	394
All other liabilities		89
Total liabilities	9	483
Equity Capital		
Capital (# shs. au. 30,000) (# shs. otst. 30,000)		300
Surplus		200
Undivided profits & capital res.		384
Total Equity Capital		884
TOTAL	10	367

BANK OF KENSETT, KENSETT

Population 1,444 White County
Chartered February 17, 1922 P.O. Box 356 Telephone Number 742-3211
Zip Code 72082
Number of Branches: Inside City — None; Outside City — None

Principal Officers:		**Directors:**
*Jno. H. Johnston, Jr.	President	Jno. H. Johnston, Jr.
Roger Q. Mills	Vice President	Roger Q. Mills
Mrs. Patsy Scott	Cashier	William P. Mills

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*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1980

Assets	**Mil.**	**Thou.**
Cash & due from depositories		307
U.S. Treasury securities		692
All other securities		116
Excess funds sold		538
Loans, Net		24
Bank premises, furniture and fixtures		11
TOTAL	1	688

Liabilities	**Mil.**	**Thou.**
Demand dep., ind., part., corp.		811
Time dep., ind., part., corp.		194
U.S. Gov't deposits		153
Total deposits	1	158
Total liabilities	1	158
Equity Capital		
Capital (# shs. au. 500) (# shs. otst. 500)		50
Surplus		10
Undivided profits & capital res.		470
Total Equity Capital		530
TOTAL	1	688

BANK OF KINGSTON, KINGSTON

Population 225 Madison County
Chartered April 7, 1911 P.O. Box 39 Telephone Number 665-2825
Zip Code 72742
Number of Branches: Inside City — None; Outside City — None

Principal Officers:

*Wilson Bunch	President
Gary W. Bunch	Cashier
Tom Hargis	Vice Pres.
Fred Evon Bunch	Sec. & Treas.

Directors:

Gary W. Bunch
Fred Evon Bunch
Wilson Bunch
Wm. B. Bunch
Tom Hargis

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*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1980

Assets	Mil.	Thou.
Cash & due from depositories		196
U.S. Treasury securities		599
Oblig. of other U.S. Gov't agencies & corporations		302
Oblig. of States & political subdivisions		169
Excess funds sold		100
Loans, Net		221
TOTAL	1	587

Liabilities	Mil.	Thou.
Demand dep., ind., part., corp.		683
Time dep., ind., part., corp.		713
Total deposits	1	396
Total liabilities	1	396
Equity Capital		
Capital (# shs. au. 400) (# shs. otst. 400)		10
Surplus		40
Undivided profits & capital res.		141
Total Equity Capital		191
TOTAL	1	587

BANK OF LAKE VILLAGE, LAKE VILLAGE

Population 3,800 Chicot County
Chartered October 14, 1937 P.O. Box 727 Telephone Number 265-2241
Zip Code 71653
Number of Branches: Inside City — 1; Outside City — None

Principal Officers:

Dr. J. H. Burge	Chm. of the Board
Douglas C. Wynn	President
*Hermon Carlton	Exec. Vice Pres.
Ned Mazzanti	Frist Vice Pres.
R. Trafton Williams	Vice Pres.
Joyce Bell	Vice Pres. & Auditor
Dessie Lee Gibbs	Vice Pres.
Jakie June Gibson	Cashier
Marilyn Craig	Assist. Vice Pres. & Branch Mgr.
Terence J. Alpe	Assist. Vice Pres.

Directors:

Sam E. Angel
William W. Bunker
Dr. J. H. Burge
Dr. J. P. Burge
Hermon Carlton
David F. Gillison, Sr.
David F. Gillison, Jr.
Bill R. Holloway
Ned Mazzanti
George Pine
Linwood Smith
Douglas C. Wynn

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*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1980

Assets	Mil.	Thou.
Cash & due from depositories	1	441
U.S. Treasury securities		398
Oblig. of other U.S. Gov't agencies & corporations	4	154
Oblig. of States & political subdivisions	4	235
Excess funds sold	1	100
Loans, Net	14	886
Bank premises, furniture and fixtures		296
All other assets		608
TOTAL	27	118

Liabilities	Mil.	Thou.
Demand dep., ind., part., corp.	6	343
Time dep., ind., part., corp.	15	666
U.S. Gov't deposits		8
Dep. of States & subdivisions	1	927
Certified & Officers' cks.		27
Total deposits	23	971
All other liabilities		626
Total liabilities	24	597
Equity Capital		
Capital (# shs. au. 30,000) (# shs. otst. 30,000)		300
Surplus	1	350
Undivided profits & capital res.		871
Total Equity Capital	2	521
TOTAL	27	118

FIRST STATE BANK AND TRUST COMPANY, LAKE VILLAGE

Population 3,800 Chicot County
Chartered June 12, 1962 P.O. Box 271 Telephone Number 265-5366
Zip Code 71653
Number of Branches: Inside City — None; Outside City — None

Principal Officers:

*Fred P. Michael	President
Ben V. Floriani	Exec. Vice Pres.
Mike S. Cashion	Vice Pres. & Cashier
Freddie Black	Assist. Vice Pres. & Trust
Becky Brogdon	Assist. Cashier
Linda Pearson	Assist. Cashier

Directors:

Charles S. Bennett
Herman Berkemeyer
Freddie Black
James R. Burchfield
Ohmer C. Burnside
Mike S. Cashion
William H. Drew
Ben V. Floriani
J. P. Hampton
Doyne W. Loyd
Marvin D. Loyd
Geno Mazzanti, Jr.
Fred P. Michael
Gordon A. Norris
Carl O. Powell
Richard L. Pratt
John H. Ralph
Ted Thornton

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*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1980

Assets	Mil.	Thou.
Cash & due from depositories	1	094
U.S. Treasury securities		686
Oblig. of other U.S. Gov't agencies & corporations		500
Oblig. of States & political subdivisions	2	575
Excess funds sold	2	000
Loans, Net	6	906
Bank premises, furniture and fixtures		52
TOTAL	13	813

Liabilities	Mil.	Thou.
Demand dep., ind., part., corp.	2	545
Time dep., ind., part., corp.	8	749
Dep. of States & subdivisions		924
Certified & Officers' cks.		36
Total deposits	12	254
Total liabilities	12	254
Equity Capital		
Capital (# shs. au. 5,000) (# shs. otst. 5,000)		100
Surplus		880
Undivided profits & capital res.		309
Total Equity Capital	1	289
Subordinated notes & debentures		270
TOTAL	13	813

CITIZENS BANK OF LAVACA, LAVACA

Population 860 Sebastian County
Chartered May 5, 1910 P.O. Box 108 Telephone Number 674-2297
Zip Code 72941
Number of Branches: Inside City — None; Outside City — 1

Principal Officers:

*James N. Patterson	President
Larry D. Hurst	V.P. & Cashier
Gary W. Carmack	Loan Officer
Susie Lee	Assist. Cashier
Wanda Leber	Assist. Cashier
Paulette Chronister	Assist. Cashier

Directors:

Ronald H. Udouj, Chairman
Larry D. Hurst, Secretary
James N. Patterson

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*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1980

Assets	Mil.	Thou.
Cash & due from depositories		457
U.S. Treasury securities		434
Oblig. of other U.S. Gov't agencies & corporations		200
Oblig. of States & political subdivisions		26
All other securities		400
Excess funds sold	1	075
Loans, Net	3	873
Bank premises, furniture and fixtures		282
All other assets		5
TOTAL	6	752

Liabilities	Mil.	Thou.
Demand dep., ind., part., corp.	1	392
Time dep., ind., part., corp.	4	132
Dep. of States & subdivisions		598
Certified & Officers' cks.		10
Total deposits	6	132
Total liabilities	6	132
Equity Capital		
Capital (# shs. au. 7,200) (# shs. otst. 7,200)		180
Surplus		170
Undivided profits & capital res.		220
Total Equity Capital		570
Subordinated notes & debentures		50
TOTAL	6	752

LEACHVILLE STATE BANK, LEACHVILLE

Population 1,823 Mississippi County
Chartered January 23, 1951 P.O. Box 140 Telephone Number 539-6354
Zip Code 72438
Number of Branches: Inside City — None; Outside City — None

Principal Officers:	
*J. Lee Bearden	President
Edna L. Kennett	Exec. Vice Pres.
Linda Young	Cashier

Directors:

J. Lee Bearden
Edna L. Kennett
Nelson Henry
T. N. Rodman, M.D.
J. L. Swihart

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*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1980

Assets	Mil.	Thou.
Cash & due from depositories		339
U.S. Treasury securities	1	295
Oblig. of other U.S. Gov't agencies & corporations	1	432
Oblig. of States & political subdivisions	1	387
Excess funds sold		600
Loans, Net	1	808
Bank premises, furniture and fixtures		91
All other assets		3
TOTAL	6	955

Liabilities	Mil.	Thou.
Demand dep., ind., part., corp.	1	591
Time dep., ind., part., corp.	3	237
Dep. of States & subdivisions		984
Certified & Officers' cks.		8
Total deposits	5	820
Total liabilities	5	820
Equity Capital		
Capital (# shs. au. 10,000) (# shs. otst. 10,000)		100
Surplus		900
Undivided profits & capital res.		135
Total Equity Capital	1	135
TOTAL	6	955

LITTLE RIVER BANK, LEPANTO

Population 1,864 Poinsett County
Chartered November 21, 1919 P.O. Box 340 Telephone Number 475-2306
Zip Code 72354
Number of Branches: Inside City — None; Outside City — None

Principal Officers:

D. F. Portis	Chm. of Board
*Grady Watkins, Jr.	President
T. G. Thompson, Jr.	Vice Pres./ Cashier
J. C. Portis	Vice Pres.
Blanche Nash	Assist. Cashier
David Chandler	Assist. Cashier

Directors:

- D. F. Portis
- Grady Watkins, Jr.
- T. G. Thompson, Jr.
- J. C. Portis
- A. T. Bell
- W. H. Cross
- Danette P. Watkins
- Julanne P. Ingram
- Junaway Payne
- Ernest B. Portis

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*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1980

Assets	Mil.	Thou.
Cash & due from depositories	2	018
U.S. Treasury securities	1	483
Oblig. of other U.S. Gov't agencies & corporations	1	584
Oblig. of States & political subdivisions	2	558
All other securities		25
Excess funds sold	1	100
Loans, Net	7	301
Bank premises, furniture and fixtures		42
All other assets		389
TOTAL	16	500

Liabilities	Mil.	Thou.
Demand dep., ind., part., corp.	2	860
Time dep., ind., part., corp.	9	808
U.S. Gov't deposits		21
Dep. of States & subdivisions	1	428
Certified & Officers' cks.		61
Total deposits	14	178
All other liabilities		245
Total liabilities	14	423
Equity Capital		
Capital (# shs. au. 4,000) (# shs. otst. 4,000)		400
Surplus	1	000
Undivided profits & capital res.		677
Total Equity Capital	2	077
TOTAL	16	500

LESLIE STATE BANK, LESLIE

Population 563 Searcy County
Chartered April 17, 1948 P.O. Box 325 Telephone Number 447-2200
Zip Code 72645
Number of Branches: Inside City — None; Outside City — None

Principal Officers:

*Jim Tilley	Chm. of Board
Ben Allen	President
Bill Seeger	Exec. Vice Pres.
Helen McBride	Sr. Vice Pres.
Ronnie Housley	Assist. Vice Pres.
Mary Jane Horton	Cashier

Directors:

Jim Tilley
Ben Allen
Jerald Barnett
Bill Seeger
Virgil Blair
Lex Treece
Bob Derickson

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*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1980

Assets	Mil.	Thou.
Cash & due from depositories		511
U.S. Treasury securities	1	011
Oblig. of other U.S. Gov't agencies & corporations		600
Oblig. of States & political subdivisions		657
Excess funds sold	1	300
Loans, Net	5	158
Bank premises, furniture and fixtures		102
All other assets		181
TOTAL	9	520

Liabilities	Mil.	Thou.
Demand dep., ind., part., corp.	1	821
Time dep., ind., part., corp.	6	474
U.S. Gov't deposits		3
Dep. of States & subdivisions		430
Certified & Officers' cks.		6
Total deposits	8	734
All other liabilities		109
Total liabilities	8	843
Equity Capital		
Capital (# shs. au. 1,300) (# shs. otst. 1,300)		130
Surplus		375
Undivided profits & capital res.		172
Total Equity Capital		677
TOTAL	9	520

PEOPLES BANK AND LOAN COMPANY, LEWISVILLE

Population 1,900 Lafayette County
Chartered August 25, 1911 P.O. Box 280 Telephone Number 921-4244
Zip Code 71845
Number of Branches: Inside City — None; Outside City — None

Principal Officers:

J. C. Landes	Chm. of the Board
*W. H. Triplett, Jr.	President
Charles H. Moore	Exec. Vice Pres.
Wilma Willbanks	Vice Pres. & Cashier

Directors:

Larry Burrow
P. D. Burton, Jr.
Paul J. English
J. A. Harrel
Elmer L. Harris
Aileen S. Landes
Henry Moore III
W. H. Triplett
Charles Moore
Wilma Willbanks
J. C. Landes

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*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1980

Assets	Mil.	Thou.
Cash & due from depositories	2	063
U.S. Treasury securities	1	549
Oblig. of other U.S. Gov't agencies & corporations	2	541
Oblig. of States & political subdivisions	2	533
All other securities		22
Excess funds sold		600
Loans, Net	8	816
Bank premises, furniture and fixtures		85
All other assets		120
TOTAL	18	329

Liabilities	Mil.	Thou.
Demand dep., ind., part., corp.	3	041
Time dep., ind., part., corp.	12	485
U.S. Gov't deposits		13
Dep. of States & subdivisions	1	165
Certified & Officers' cks.		178
Total deposits	16	882
Total liabilities	16	882
Equity Capital		
Capital (# shs. au. 4,000) (# shs. otst. 4,000)		100
Surplus		650
Undivided profits & capital res.		697
Total Equity Capital	1	447
TOTAL	18	329

BANK OF LINCOLN, LINCOLN

Population 1,189 Washington County
Chartered March 19, 1903 P.O. Box 98 Telephone Number 824-3232
Zip Code 72744
Number of Branches: Inside City — None; Outside City — None

Principal Officers:		Directors:
*Loyd R. Swope	President	Loyd R. Swope
Kenneth D. Cox	Exec. Vice Pres.	B. J. Basden
Larry Karnes	Vice Pres.	Forrest Rodgers
Darlene Cheatham	Assist. V. Pres.	John Lewis
Ronnie Rinehart	Cashier	S. H. Pitts
		R. H. Pitts

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*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1980

Assets	Mil.	Thou.
Cash & due from depositories	1	673
U.S. Treasury securities	2	049
Oblig. of other U.S. Gov't agencies & corporations	1	302
Oblig. of States & political subdivisions	3	249
All other securities		75
Excess funds sold		755
Loans, Net	13	672
Bank premises, furniture and fixtures		152
All other assets		523
TOTAL	23	450

Liabilities	Mil.	Thou.
Demand dep., ind., part., corp.	4	245
Time dep., ind., part., corp.	15	705
U.S. Gov't deposits		3
Dep. of States & subdivisions	1	270
Certified & Officers' cks.		34
Total deposits	21	257
All other liabilities		483
Total liabilities	21	740
Equity Capital		
Capital (# shs. au. 8,000) (# shs. otst. 8,000)		200
Surplus		200
Undivided profits & capital res.	1	010
Total Equity Capital	1	410
Subordinated notes & debentures		300
TOTAL	23	450

PULASKI BANK AND TRUST COMPANY, LITTLE ROCK

Population 139,703 Pulaski County
Chartered August 29, 1955 P.O. Box 7299 Telephone Number 661-7700
Zip Code 72207
Number of Branches: Inside City — 1; Outside City — None

Principal Officers:	
*James C. East	Chief Exec. Officer
J. A. McEntire, III	Vice Chm. of the Board
Thomas Purifoy	Exec. Vice Pres.
Robert C. Magee	Sr. Vice Pres.
K. G. McRae	Vice Pres., Cashier
James N. Pierce	Vice Pres.
James E. Brantley	Vice Pres.
L. Thomas Chapman	Vice Pres.
Marilyn Pearce	Vice Pres.
Carl Vess	Vice Pres.
Jimmy D. Sullivan	Vice Pres.
Ron King	Trust Officer

Directors:

David Banks
Troy D. Churchman
William Cockrell
James C. East
Thomas L. Hodges
J. A. McEntire, III
Thomas Purifoy
Mark V. Williamson
R. L. Shultz, Jr.

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*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1980

Assets	Mil.	Thou.
Cash & due from depositories	3	454
U.S. Treasury securities	4	656
Oblig. of other U.S. Gov't agencies & corporations	10	407
Oblig. of States & political subdivisions	3	871
All other securities		45
Excess funds sold	1	000
Loans, Net	26	747
Bank premises, furniture and fixtures	3	570
All other assets	3	427
TOTAL	57	177

Liabilities	Mil.	Thou.
Demand dep., ind., part., corp.	14	662
Time dep., ind., part., corp.	25	566
U.S. Gov't deposits		27
Dep. of States & subdivisions	3	075
All other deposits		901
Certified & Officers' cks.		347
Total deposits	44	578
Excess funds purchased	3	695
All other liabilities	4	494
Total liabilities	52	767
Equity Capital		
Capital (# shs. au. 226,000) (# shs. otst. 166,331)	1	663
Surplus	1	200
Undivided profits & capital res.		247
Total Equity Capital	3	110
Subordinated notes & debentures	1	300
TOTAL	57	177

BANK OF LOCKESBURG, LOCKESBURG

Population 620 Sevier County
Chartered October 14, 1902 P.O. Box 118 Telephone Number 289-2541
Zip Code 71846
Number of Branches: Inside City — None; Outside City — None

Principal Officers:

*Leonard L. Hampson	Chm. & President
Danny L. Carson	Exec. Vice Pres.
Bobbie J. Simmons	Cashier
Barbara Kitchens	Assist. Vice Pres.
James F. Lea	Vice Pres.
Mary F. Hampson	Vice Pres.

Directors:

Leonard L. Hampson
Danny L. Carson
James F. Lea
Mary F. Hampson

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*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1980

Assets	Mil.	Thou.
Cash & due from depositories		600
U.S. Treasury securities		956
Oblig. of other U.S. Gov't agencies & corporations		632
Oblig. of States & political subdivisions		763
Excess funds sold		800
Loans, Net	1	707
Bank premises, furniture and fixtures		218
All other assets		7
TOTAL	5	683

Liabilities	Mil.	Thou.
Demand dep., ind., part., corp.	1	456
Time dep., ind., part., corp.	3	063
Dep. of States & subdivisions		356
Certified & Officers' cks.		47
Total deposits	4	922
All other liabilities		85
Total liabilities	5	007
Equity Capital		
Capital (# shs. au. 3,000) (# shs. otst. 3,000)		75
Surplus		175
Undivided profits & capital res.		426
Total Equity Capital		676
TOTAL	5	683

FIRST STATE BANK, LONOKE

Population 3,470 Lonoke County
Chartered March 9, 1935 P.O. Box 320 Telephone Number 676-3106
Zip Code 72086
Number of Branches: Inside City — None; Outside City — None

Principal Officers:		Directors:
*J. O. Bennett	Chm. & President	J. O. Bennett
Charles E. Ford	Exec. Vice Pres.	Neil Bennett
J. W. Rye	Assist. Vice Pres.	Wayne Bennett
Linda Browning	Assist. Cashier	Dr. H. Austin Grimes
Mary Strickland	Assist. Cashier	

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*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1980

Assets	Mil.	Thou.	Liabilities	Mil.	Thou.
Cash & due from depositories	2	183	Demand dep., ind., part., corp.	7	897
U.S. Treasury securities		796	Time dep., ind., part., corp.	15	781
Oblig. of States & political subdivisions	2	758	U.S. Gov't deposits		37
Excess funds sold	9	000	Dep. of States & subdivisions	3	676
Loans, Net	15	952	Certified & Officers' cks.		92
Bank premises, furniture and fixtures		214	Total deposits	27	483
All other assets		924	All other liabilities		410
			Total liabilities	27	893
			Equity Capital		
			Capital (# shs. au. 16,000) (# shs. otst. 16,000)		400
			Surplus	1	600
			Undivided profits & capital res.	1	934
			Total Equity Capital	3	934
TOTAL	31	827	TOTAL	31	827

FARMERS BANK & TRUST COMPANY, MAGNOLIA

Population 11,527 Columbia County
Chartered September 26, 1906 P.O. Box 250 Telephone Number 234-2211
Zip Code 71753
Number of Branches: Inside City — 1; Outside City — None

Principal Officers:		Directors:
*R. S. Warnock, Jr.	President	T. H. Bradley, Jr.
Mrs. T. H. Reeves	Vice Pres.	Bob L. Burns
Cameron Dodson	Vice Pres.	L. E. Davis, Jr.
T. H. Bradley, Jr.	Vice Pres.	Cameron Dodson
Dean Reagan	Exec. Vice Pres. & Cashier	Gordon Foster
M. E. Fitzpatrick	Assist. Vice Pres. & Assist. Cashier	W. E. Fullenwider
		John W. Harsh
		Mrs. T. H. Reeves
		R. S. Warnock, Jr.
		Joe D. Woodward

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*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1980

Assets	Mil.	Thou.
Cash & due from depositories	2	259
U.S. Treasury securities	5	263
Oblig. of other U.S. Gov't agencies & corporations	8	274
Oblig. of States & political subdivisions	9	135
Excess funds sold		150
Loans, Net	6	051
Bank premises, furniture and fixtures		371
All other assets		432
TOTAL	31	935

Liabilities	Mil.	Thou.
Demand dep., ind., part., corp.	10	435
Time dep., ind., part., corp.	15	248
U.S. Gov't deposits		24
Dep. of States & subdivisions	1	866
Certified & Officers' cks.		126
Total deposits	27	699
All other liabilities		372
Total liabilities	28	071
Equity Capital		
Capital (# shs. au. 4,000) (# shs. otst. 4,000)		100
Surplus		500
Undivided profits & capital res.	3	264
Total Equity Capital	3	864
TOTAL	31	935

BANK OF MALVERN, MALVERN

Population 10,000 Hot Spring County
Chartered June 24, 1889 P.O. Box 897 Telephone Number 332-6966
Zip Code 72104
Number of Branches: Inside City — 1; Outside City — None

Principal Officers:		Directors:
*Paul L. Offutt	President & CEO	Glenville Rhodes
Glenville Rhodes	Chmn. of Board	Paul L. Offutt
James D. Ferguson	Exec. V. Pres.	Ray N. Boyle
Donald J. Tackett	Vice Pres. & Cashier	Sam R. Clark
Joe Clem	Assist. Vice Pres.	Dorsey D. Glover
		W. H. Glover
		Joe C. Keith
		Cary Young
		Tom Ross Young, Jr.

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*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1980

Assets	Mil.	Thou.
Cash & due from depositories	2	133
U.S. Treasury securities	8	490
Oblig. of other U.S. Gov't agencies & corporations	2	580
Oblig. of States & political subdivisions	5	202
All other securities		330
Excess funds sold	1	400
Loans, Net	14	190
Bank premises, furniture and fixtures		266
All other assets		753
TOTAL	35	344

Liabilities	Mil.	Thou.
Demand dep., ind., part., corp.	8	039
Time dep., ind., part., corp.	20	636
U.S. Gov't deposits		40
Dep. of States & subdivisions	2	495
Certified & Officers' cks.		158
Total deposits	31	368
Excess funds purchased		300
All other liabilities		587
Total liabilities	32	255
Equity Capital		
Capital (# shs. au. 12,000) (# shs. otst. 12,000)		300
Surplus	1	200
Undivided profits & capital res.	1	589
Total Equity Capital	3	089
TOTAL	35	344

PEOPLES BANK, MAMMOTH SPRING

Population 1,099 Fulton County
Chartered February 8, 1921 P.O. Box 310 Telephone Number 625-3235
Zip Code 72554
Number of Branches: Inside City — None; Outside City — None

Principal Officers:		**Directors:**
Cloy H. Culver	President	Cloy H. Culver
Auda M. Culver	Vice Pres.	Auda M. Culver
*William O. Pace	Vice Pres.	William O. Pace
David Smith	Cashier	Jim B. Plumlee
		M. H. Powell

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*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1980

Assets	Mil.	Thou.
Cash & due from depositories		539
U.S. Treasury securities	1	695
Oblig. of other U.S. Gov't agencies & corporations	2	539
Oblig. of States & political subdivisions	1	635
Loans, Net	2	938
Bank premises, furniture and fixtures		301
TOTAL	9	647

Liabilities	Mil.	Thou.
Demand dep., ind., part., corp.	2	440
Time dep., ind., part., corp.	5	599
U.S. Gov't deposits		5
Dep. of States & subdivisions		590
Total deposits	8	634
Total liabilities	8	634
Equity Capital		
Capital (# shs. au. 4,000) (# shs. otst. 4,000)		100
Surplus		200
Undivided profits & capital res.		713
Total Equity Capital	1	013
TOTAL	9	647

MERCHANTS & PLANTERS BANK, MANILA

Population 2,500 Mississippi County
Chartered March 16, 1948 P.O. Box 440 Telephone Number 561-4427
Zip Code 72442
Number of Branches: Inside City — None; Outside City — None

Principal Officers:

Peggy F. Cheadle	Chairman
Lora M. Fleeman	President
*Max H. Schrader	Exec. Vice Pres.
Hulen Faulkner	Sec/Vice Pres.
Norma Jackson	Cashier

Directors:

Betty F. Schrader
James B. Cheadle
L. E. Townsend
Wm. Borowsky
Lora M. Fleeman
Peggy F. Cheadle
Hulen Faulkner
Max H. Schrader

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*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1980

Assets	Mil.	Thou.
Cash & due from depositories		518
U.S. Treasury securities		415
Oblig. of other U.S. Gov't agencies & corporations		900
Oblig. of States & political subdivisions		359
Excess funds sold		575
Loans, Net	3	569
Bank premises, furniture and fixtures		109
All other assets		12
TOTAL	6	457

Liabilities	Mil.	Thou.
Demand dep., ind., part., corp.	1	603
Time dep., ind., part., corp.	3	034
U.S. Gov't deposits		28
Dep. of States & subdivisions		937
Certified & Officers' cks.		16
Total deposits	5	618
Total liabilities	5	618
Equity Capital		
Capital (# shs. au. 10,000) (# shs. otst. 10,000)		100
Surplus		250
Undivided profits & capital res.		489
Total Equity Capital		839
TOTAL	6	457

BANK OF MANSFIELD, MANSFIELD

Population 981 Sebastian County
Chartered February 16, 1939 P.O. Box 387 Telephone Number 928-4418
Zip Code 72944
Number of Branches: Inside City — None; Outside City — None

Principal Officers:

Bruce H. Shaw	Chm. of Board
*Joe McCain	President
Richard D. Foster	Vice Pres.
Richard B. Shaw	Vice Pres.
Gilmer K. Dixon	Vice Pres.
Melba Conaway	Cashier
Paula Coward	Assist. Cashier
Liz Hoppengarner	Assist. Cashier

Directors:

Bruce H. Shaw, Chairman
Joe McCain
Richard D. Foster
Richard B. Shaw
Gilmer K. Dixon
S. D. Barnes
Melba Conaway
W. W. Holbrook
S. M. Taylor

STATEMENT AS OF JUNE 30, 1980

Assets	Mil.	Thou.
Cash & due from depositories		648
Oblig. of other U.S. Gov't agencies & corporations		900
Oblig. of States & political subdivisions	1	694
Excess funds sold	2	750
Loans, Net	6	192
Bank premises, furniture and fixtures		184
All other assets		259
TOTAL	12	627

Liabilities	Mil.	Thou.
Demand dep., ind., part., corp.	2	990
Time dep., ind., part., corp.	7	156
U.S. Gov't deposits		4
Dep. of States & subdivisions		942
Certified & Officers' cks.		24
Total deposits	11	116
All other liabilities		300
Total liabilities	11	416
Equity Capital		
Capital (# shs. au. 9,600) (# shs. otst. 9,600)		240
Surplus		240
Undivided profits & capital res.		731
Total Equity Capital	1	211
TOTAL	12	627

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*Designates Chief Executive Officer

FARMERS AND MERCHANTS BANK, MARIANNA

Population 6,197 Lee County
Chartered January 9, 1942 P.O. Box 479 Telephone Number 295-2535
Zip Code 72360
Number of Branches: Inside City — None; Outside City — None

Principal Officers:

*William J. McClain	President
James T. McMahan, II	Vice Pres.
Mary Dupuy	Cashier
Marie Vickers	Assist. Cashier
Letha H. Smith	Assist. Cashier

Directors:

John F. Miller, Chairman
James D. Burkett
Dan H. Felton, III
Jack R. Gentry
Thomas H. Gist, Jr.
William J. McClain
James T. McMahan, II
Robert F. Mahan
J. B. Smith
D. E. Webb, Jr.

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*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1980

Assets	Mil.	Thou.
Cash & due from depositories		856
U.S. Treasury securities		675
Oblig. of other U.S. Gov't agencies & corporations	2	198
Oblig. of States & political subdivisions	1	425
All other securities		573
Excess funds sold	1	300
Loans, Net	4	227
Bank premises, furniture and fixtures		143
All other assets		18
TOTAL	11	415

Liabilities	Mil.	Thou.
Demand dep., ind., part., corp.	3	650
Time dep., ind., part., corp.	5	767
U.S. Gov't deposits		18
Dep. of States & subdivisions		882
Certified & Officers' cks.		34
Total deposits	10	351
All other liabilities		36
Total liabilities	10	387
Equity Capital		
Capital (# shs. au. 3,000) (# shs. otst. 3,000)		75
Surplus		800
Undivided profits & capital res.		153
Total Equity Capital	1	028
TOTAL	11	415

CITIZENS BANK, MARION

Population 3,300 Crittenden County
Chartered March 15, 1938 P.O. Box 300 Telephone Number 739-3232
Zip Code 72364
Number of Branches: Inside City — None; Outside City — None

Principal Officers:		Directors:
*A. J. Lumpkin	President	Wilson P. Barton
William R. Reynolds	Vice Pres.	C. H. Bond, Jr.
Mary L. Hoskins	Cashier	Sanders Carter
Ida Mae Williams	Assist. Cashier	Julian Hardin
Lucille H. Brackin	Assist. Cashier	Allen B. Helms
		A. J. Lumpkin
		A. H. Neely
		Dino Pirani
		J. F. Rieves, Jr.
		Ray D. Ross
		Aldo Stupenti
		Dana F. Sulcer

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*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1980

Assets	Mil.	Thou.
Cash & due from depositories	1	327
U.S. Treasury securities		525
Oblig. of other U.S. Gov't agencies & corporations	2	101
Oblig. of States & political subdivisions	4	327
Excess funds sold		750
Loans, Net	4	021
Bank premises, furniture and fixtures		141
All other assets		1
TOTAL	13	193

Liabilities	Mil.	Thou.
Demand dep., ind., part., corp.	2	979
Time dep., ind., part., corp.	5	090
U.S. Gov't deposits		3
Dep. of States & subdivisions	2	900
Certified & Officers' cks.		32
Total deposits	11	004
All other liabilities		118
Total liabilities	11	122
Equity Capital		
Capital (# shs. au. 1,500) (# shs. otst. 1,500)		150
Surplus		800
Undivided profits & capital res.	1	121
Total Equity Capital	2	071
TOTAL	13	193

MARKED TREE BANK, MARKED TREE

Population 3,300 Poinsett County
Chartered March 3, 1932 P.O. Box 160 Telephone Number 358-2600
Zip Code 72365
Number of Branches: Inside City — None; Outside City — None

Principal Officers:

*John Brunner, Jr.	President
J. P. Hutchins	Cashier
Frances Whitlow	Assist. Cashier
Louise Anglin	Assist. Cashier
Norma Hendrix	Assist. Cashier

Directors:

John Brunner, Jr.
J. Robert Brunner
Frank Brunner, Jr.
Gloria Ritter, Chairman
Mary Ann Arnold
L. H. Goad
Ritter Arnold

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*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1980

Assets	Mil.	Thou.
Cash & due from depositories	1	004
U.S. Treasury securities	7	121
Oblig. of other U.S. Gov't agencies & corporations	2	275
Oblig. of States & political subdivisions		977
Excess funds sold		800
Loans, Net	2	440
Bank premises, furniture and fixtures		88
TOTAL	14	705

Liabilities	Mil.	Thou.
Demand dep., ind., part., corp.	4	253
Time dep., ind., part., corp.	8	532
U.S. Gov't deposits		18
Dep. of States & subdivisions		453
Certified & Officers' cks.		111
Total deposits	13	367
Total liabilities	13	367
Equity Capital		
Capital (# shs. au. 2,500) (# shs. otst. 2,500)		250
Surplus		300
Undivided profits & capital res.		788
Total Equity Capital	1	338
TOTAL	14	705

THE CITIZENS BANK, MARSHALL

Population 1,397 Searcy County
Chartered February 26, 1940 P.O. Box 250 Telephone Number 448-3341
Zip Code 72650
Number of Branches: Inside City — None; Outside City — None

Principal Officers:

Jim Tilley	Chairman
Jerald M. Barnett	Vice Chairman
*James W. Daniel	President
Bill O. Watts	Sr. Vice Pres.
Malcolm Winters	Vice Pres.
Danny Horton	Assist. Vice Pres.
Brenda Harness	Cashier
Bernece Myatt	Assist. Cashier
Patsy Massey	Assist. Cashier

Directors:

Ben Allen
Jerald M. Barnett
J. C. Baker, Jr.
George E. Daniel
James W. Daniel
Dewey Massey
Ancil Mays
Jim Tilley
Bill O. Watts

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*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1980

Assets	Mil.	Thou.
Cash & due from depositories	1	472
U.S. Treasury securities		345
Oblig. of other U.S. Gov't agencies & corporations		528
Oblig. of States & political subdivisions		546
Excess funds sold	1	200
Loans, Net	10	870
Bank premises, furniture and fixtures		247
All other assets		457
TOTAL	15	665

Liabilities	Mil.	Thou.
Demand dep., ind., part., corp.	3	795
Time dep., ind., part., corp.	8	904
U.S. Gov't deposits		17
Dep. of States & subdivisions	1	362
Certified & Officers' cks.		8
Total deposits	14	086
All other liabilities		152
Total liabilities	14	238
Equity Capital		
Capital (# shs. au. 4,000) (# shs. otst. 4,000)		400
Surplus		500
Undivided profits & capital res.		227
Total Equity Capital	1	127
Subordinated notes & debentures		300
TOTAL	15	665

BANK OF MARVELL, MARVELL

Population 1,980 Phillips County
Chartered January 8, 1903 P.O. Box 67 Telephone Number 829-2596
Zip Code 72366
Number of Branches: Inside City — None; Outside City — None

Principal Officers:

*Gibson Turley, Sr.	President & Chairman
Gibson Turley, Jr.	Vice Pres.
Tommie E. Shackleford, Jr.	V. Pres.
Frank G. Wallace	Assist. Vice Pres.
Patty S. Russell	Cashier
Corinne S. Williams	Assist. Cashier
Bobbie Chisnall	Assist. Cashier

Directors:

Gibson Turley, Sr.
Gibson Turley, Jr.
Virginia Turley
J. A. Hill
James H. Hill

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*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1980

Assets	Mil.	Thou.
Cash & due from depositories		501
U.S. Treasury securities	2	532
Oblig. of other U.S. Gov't agencies & corporations	3	451
Oblig. of States & political subdivisions	2	335
Excess funds sold		350
Loans, Net	2	302
Bank premises, furniture and fixtures		75
All other assets		17
TOTAL	11	563

Liabilities	Mil.	Thou.
Demand dep., ind., part., corp.	2	743
Time dep., ind., part., corp.	6	441
U.S. Gov't deposits		11
Dep. of States & subdivisions		978
Certified & Officers' cks.		19
Total deposits	10	192
Total liabilities	10	192
Equity Capital		
Capital (# shs. au. 6,000) (# shs. otst. 6,000)		150
Surplus		500
Undivided profits & capital res.		721
Total Equity Capital	1	371
TOTAL	11	563

BANK OF McCRORY, McCRORY

Population 1,922 Woodruff County
Chartered June 18, 1903 P.O. Box 367 Telephone Number 731-2521
Zip Code 72101
Number of Branches: Inside City — None; Outside City — None

Principal Officers:

*I. N. Arnof	Chm. of the Board
John G. Thompson	Vice Chairman
H. Ripley Thompson	Sr. Vice Pres.
John D. Eldridge	Sr. Vice Pres.
Hulon Cain	President
James Taylor	Cashier
Bobby Trotter	Assist. Vice Pres.

Directors:

I. N. Arnof
John G. Thompson
H. Ripley Thompson
John D. Eldridge
Ian Arnof
G. L. Morris, Jr.
Edwin B. Conner, Jr.
John D. Eldridge, III
Hulon Cain
Donald Cain
Fletcher C. Lewis

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*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1980

Assets	Mil.	Thou.
Cash & due from depositories	4	617
U.S. Treasury securities	2	800
Oblig. of other U.S. Gov't agencies & corporations	5	200
Oblig. of States & political subdivisions	4	552
All other securities		81
Excess funds sold	3	700
Loans, Net	10	459
Bank premises, furniture and fixtures		139
All other assets		641
TOTAL	32	189

Liabilities	Mil.	Thou.
Demand dep., ind., part., corp.	10	152
Time dep., ind., part., corp.	16	945
U.S. Gov't deposits		19
Dep. of States & subdivisions	1	246
Certified & Officers' cks.		66
Total deposits	28	428
All other liabilities		743
Total liabilities	29	171
Equity Capital		
Capital (# shs. au. 12,000) (# shs. otst. 12,000)		300
Surplus		950
Undivided profits & capital res.	1	768
Total Equity Capital	3	018
TOTAL	32	189

McGEHEE BANK, McGEHEE

Population 5,411 Desha County
Chartered December 5, 1933 P.O. Box 787 Telephone Number 222-3151
Zip Code 71654
Number of Branches: Inside City — 1; Outside City — 2

Principal Officers:

Sam Bowman	Chm. of Board
J. H. Potter	Vice Chm. of Board
*Bill Bowman	President
Mark E. Sherland, Jr.	Sr. Vice Pres.
W. W. Williams, Jr.	Exec. V. Pres.
Tom Bartholomew	Vice Pres. Agri.
Charles Lloyd	Vice Pres. Time Pay
Robert Keller	V. Pres. Real Estate
Roy Ferrell	Vice Pres. Data Proc.
Rick Gilliam	Cashier

Directors:

Robert H. Adcock
Fred P. Blanks
Jimmy Buford
Bill Elliott
John L. Maier, Jr.
Buren Sharpe
James N. Smith
W. A. Smith
Cecil Simpson

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*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1980

Assets	Mil.	Thou.
Cash & due from depositories	2	549
U.S. Treasury securities	1	118
Oblig. of States & political subdivisions	4	221
All other securities		141
Excess funds sold	7	590
Loans, Net	30	077
Bank premises, furniture and fixtures		417
All other assets		976
TOTAL	47	089

Liabilities	Mil.	Thou.
Demand dep., ind., part., corp.	6	975
Time dep., ind., part., corp.	29	090
U.S. Gov't deposits		26
Dep. of States & subdivisions	4	471
Certified & Officers' cks.		208
Total deposits	40	770
Excess funds purchased	1	000
All other liabilities		548
Total liabilities	42	318
Equity Capital		
Capital (# shs. au. 80,000) (# shs. otst. 80,000)	1	000
Surplus	1	200
Undivided profits & capital res.	2	571
Total Equity Capital	4	771
TOTAL	47	089

THE BANK OF MELBOURNE, MELBOURNE

Population 1,326 Izard County
Chartered July 29, 1896 P.O. Box C Telephone Number 368-4337
Zip Code 72556
Number of Branches: Inside City — None; Outside City — None

Principal Officers:	
J. C. Miller	President
*R. Clinton Hawkins	Exec. V. Pres.
Charles C. Miller	Vice Pres.
Gwenn Lea	Vice Pres.
A. J. Younger	Cashier
Ernestine Marlin	Assist. Cashier
Mary Tate	Assist. Cashier

Directors:

Ann Lawrence
Gwenn Lea
Charles C. Miller
J. C. Miller
A. J. Younger

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*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1980

Assets	Mil.	Thou.
Cash & due from depositories		805
U.S. Treasury securities		578
Oblig. of other U.S. Gov't agencies & corporations	1	162
Oblig. of States & political subdivisions	2	891
Excess funds sold		250
Loans, Net	5	140
Bank premises, furniture and fixtures		417
All other assets		11
TOTAL	11	254

Liabilities	Mil.	Thou.
Demand dep., ind., part., corp.	3	684
Time dep., ind., part., corp.	5	175
U.S. Gov't deposits		2
Dep. of States & subdivisions	1	007
Certified & Officers' cks.		50
Total deposits	9	918
All other liabilities		31
Total liabilities	9	949
Equity Capital		
Capital (# shs. au. 4,000) (# shs. otst. 4,000)		100
Surplus		300
Undivided profits & capital res.		805
Total Equity Capital	1	205
Subordinated notes & debentures		100
TOTAL	11	254

THE UNION BANK OF MENA, MENA

Population 4,850 Polk County
Chartered July 25, 1934 P.O. Box 898 Telephone Number 394-2211
Zip Code 71953
Number of Branches: Inside City — None; Outside City — 1

Principal Officers:

Clift C. Lane	Chm. of Board
*Bill Lauck Wood	President and Chief Exec. Off.
Gary W. Gardner	Vice Pres.
Gregory Bourns	Vice Pres.
L. L. Morrow	Vice Pres.
R. A. Carver	Vice Pres.
Buddy Newbolt	Assist. Vice Pres.
Ruby Lunsford	Cashier
Eva Capehart	Assist. Cashier
Mildred Brown	Assist. Cashier
Jesse Sullivan	Assist. Vice Pres.
Jim Neugent	Data Process. Mgr.

Directors:

Gregory Bourns
R. A. Carver
R. L. Hamilton
Clift C. Lane
L. L. Morrow
Charles W. Sharp
Robert L. Shaw
Edward W. Stevenson
C. S. Williams
Bill Lauck Wood

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*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1980

Assets	Mil.	Thou.
Cash & due from depositories	3	553
U.S. Treasury securities	2	202
Oblig. of other U.S. Gov't agencies & corporations	1	522
Oblig. of States & political subdivisions	9	146
All other securities		617
Excess funds sold	1	500
Loans, Net	19	955
Bank premises, furniture and fixtures		832
All other assets		374
TOTAL	39	701

Liabilities	Mil.	Thou.
Demand dep., ind., part., corp.	9	640
Time dep., ind., part., corp.	22	003
U.S. Gov't deposits		145
Dep. of States & subdivisions	1	692
Certified & Officers' cks.		185
Total deposits	33	665
All other liabilities		945
Total liabilities	34	610
Equity Capital		
Capital (# shs. au. 12,000) (# shs. otst. 12,000)	1	200
Surplus	1	200
Undivided profits & capital res.	2	691
Total Equity Capital	5	091
TOTAL	39	701

MONETTE STATE BANK, MONETTE

Population 1,100 Craighead County
Chartered December 29, 1936 P.O. Box P Telephone Number 486-5493
Zip Code 72447
Number of Branches: Inside City — None; Outside City — None

Principal Officers:

*Donald Kirksey	President
Shirley Bronaugh	Sr. Vice Pres.
Verlene Fullen	Vice Pres. & Cashier
Billy Clark	Vice Pres.
Revis Stewart	Assist. Vice Pres.

Directors:

Donald Kirksey
Verlene Fullen
Shirley Bronaugh
J. E. Story
Charles Frierson, III
Carolyn Frierson
Ruth Latta
Dr. B. R. Harper
Dr. T. P. Harper

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*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1980

Assets	Mil.	Thou.
Cash & due from depositories	3	464
Oblig. of other U.S. Gov't agencies & corporations		700
Oblig. of States & political subdivisions	4	943
All other securities		150
Loans, Net	12	379
Bank premises, furniture and fixtures		196
All other assets		71
TOTAL	21	903

Liabilities	Mil.	Thou.
Demand dep., ind., part., corp.	5	347
Time dep., ind., part., corp.	12	964
U.S. Gov't deposits		8
Dep. of States & subdivisions	1	410
Certified & Officers' cks.		129
Total deposits	19	858
Total liabilities	19	858
Equity Capital		
Capital (# shs. au. 4,000) (# shs. otst. 4,000)		200
Surplus		800
Undivided profits & capital res.	1	045
Total Equity Capital	2	045
TOTAL	21	903

COMMERCIAL BANK AND TRUST CO., MONTICELLO

Population 11,000 Drew County
Chartered November 29, 1912 P.O. Box 150 Telephone Number 367-6221
Zip Code 71655
Number of Branches: Inside City — 2; Outside City — None

Principal Officers:

*Bennie Ryburn, Sr.	Chairman
Reginald Glover	President
Bobby Hyatt	Vice Pres.
Bill White	Vice Pres.
Kenneth Allbritton	Vice Pres.

Directors

- E. A. Baker
- Cole Castellaw
- Lamar Miles
- W. E. Smith
- Frank Wolfe
- Kim Ward
- John Spivey
- Charles Gibson
- Phillip Davis
- James Burks

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*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1980

Assets	Mil.	Thou.
Cash & due from depositories	2	276
U.S. Treasury securities		780
Oblig. of other U.S. Gov't agencies & corporations		775
Oblig. of States & political subdivisions	4	485
All other securities		1
Excess funds sold		400
Loans, Net	22	842
Bank premises, furniture and fixtures		218
All other assets		698
TOTAL	32	475

Liabilities	Mil.	Thou.
Demand dep., ind., part., corp.	6	677
Time dep., ind., part., corp.	20	163
U.S. Gov't deposits		104
Dep. of States & subdivisions	1	439
All other deposits		24
Certified & Officers' cks.		432
Total deposits	28	839
All other liabilities		861
Total liabilities	29	700
Equity Capital		
Capital (# shs. au. 8,000) (# shs. otst. 8,000)		200
Surplus	1	400
Undivided profits & capital res.	1	175
Total Equity Capital	2	775
TOTAL	32	475

UNION BANK & TRUST COMPANY, MONTICELLO

Population 11,000 Drew County
Chartered September 15, 1915 P.O. Box 270 Telephone Number 367-3453
Zip Code 71655
Number of Branches: Inside City — 1; Outside City — 1

Principal Officers:

*Zach McClendon, Jr.	President
Virginia Pierce	Sr. Vice Pres.
Kelton Busby, Jr.	Vice Pres.
John A. McClelland	Vice Pres.
Clay Mitchell	Vice Pres.
Jean St. John	Vice Pres.
Beverly Hudson	Assist. Vice Pres.
Dona Stevenson	Assist. Vice Pres.
Ward Terry	Assist. Vice Pres.
Howard Woodall	Assist. Vice Pres.
Shirley Hill	Assist. Cashier
Tona McKiever	Assist. Cashier
Peggy Smith	Assist. Cashier

Directors:

- Zach McClendon-Chairman
- William K. Ball
- Brown Calhoun
- Frank Carson, Jr.
- Billy Hartness
- Charles E. Jackson
- W. Frank Jackson
- Zach McClendon, Jr.
- Wells Moffatt
- Dr. J. P. Price
- A. C. Thompson
- Allan G. Williams
- G. R. Campster
- Juan Trotter

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*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1980

Assets	Mil.	Thou.
Cash & due from depositories	3	023
U.S. Treasury securities	4	347
Oblig. of other U.S. Gov't agencies & corporations	1	689
Oblig. of States & political subdivisions	10	314
Excess funds sold	2	050
Loans, Net	27	381
Bank premises, furniture and fixtures		937
All other assets		846
TOTAL	50	587

Liabilities	Mil.	Thou.
Demand dep., ind., part., corp.	8	852
Time dep., ind., part., corp.	27	973
U.S. Gov't deposits		45
Dep. of States & subdivisions	2	741
All other deposits	5	928
Certified & Officers' cks.		240
Total deposits	45	779
All other liabilities	1	133
Total liabilities	46	912
Equity Capital		
Capital (# shs. au. 64,000) (# shs. otst. 64,000)	1	000
Surplus	1	000
Undivided profits & capital res.	1	675
Total Equity Capital	3	675
TOTAL	50	587

THE FIRST STATE BANK, MORRILTON

Population 7,000 Conway County
Chartered November 26, 1930 P.O. Box 350 Telephone Number 354-4601
Zip Code 72110
Number of Branches: Inside City — 1; Outside City — 1

Principal Officers:

*Herman J. Kordsmeier	President
Jim Wilcox	Vice Pres.

Directors:

- Charles Ormond
- William Love
- S. E. McReynolds
- Otto Lienhart
- Cleo Cheek
- A. J. Gordon
- Dr. T. H. Hickey

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*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1980

Assets	Mil.	Thou.
Cash & due from depositories	2	716
U.S. Treasury securities	6	017
Oblig. of other U.S. Gov't agencies & corporations		123
Oblig. of States & political subdivisions	8	448
Excess funds sold	2	400
Loans, Net	17	919
Bank premises, furniture and fixtures		696
All other assets		844
TOTAL	39	163

Liabilities	Mil.	Thou.
Demand dep., ind., part., corp.	11	293
Time dep., ind., part., corp.	19	633
U.S. Gov't deposits		376
Dep. of States & subdivisions	2	607
Certified & Officers' cks.		81
Total deposits	33	990
All other liabilities		545
Total liabilities	34	535
Equity Capital		
Capital (# shs. au. 5,000) (# shs. otst. 5,000)		500
Surplus	1	000
Undivided profits & capital res.	3	128
Total Equity Capital	4	628
TOTAL	39	163

MORRILTON SECURITY BANK, MORRILTON

Population 7,000 Conway County
Chartered March 12, 1955 P.O. Box 320 Telephone Number 354-3531
Zip Code 72110
Number of Branches: Inside City — 1; Outside City — 1

Principal Officers:

*Howard E. Jones	President
Sam W. Callihan	Sr. Vice Pres. & Cashier
Stan Thompson	Vice Pres.
Nathan Gordon	Vice Pres.

Directors:

Howard E. Jones
Sam W. Callihan
E. L. Eddy
Nathan Gordon
Ed Gordon
Marion Hightower
Edward Ruff

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*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1980

Assets	Mil.	Thou.
Cash & due from depositories	2	048
U.S. Treasury securities	2	197
Oblig. of other U.S. Gov't agencies & corporations	1	113
Oblig. of States & political subdivisions	1	770
Excess funds sold	3	350
Loans, Net	10	835
Bank premises, furniture and fixtures		312
All other assets		456
TOTAL	22	081

Liabilities	Mil.	Thou.
Demand dep., ind., part., corp.	6	808
Time dep., ind., part., corp.	11	524
U.S. Gov't deposits		13
Dep. of States & subdivisions	1	330
Certified & Officers' cks.		140
Total deposits	19	815
All other liabilities		209
Total liabilities	20	024
Equity Capital		
Capital (# shs. au. 45,000) (# shs. otst. 45,000)		450
Surplus		325
Undivided profits & capital res.	1	282
Total Equity Capital	2	057
TOTAL	22	081

FIRST BANK & TRUST CO. OF MOUNTAIN HOME, MOUNTAIN HOME

Population 7,000 Baxter County
Chartered January 16, 1979 P.O. Box F Telephone Number 425-2101
Zip Code 72653
Number of Branches: Inside City — None; Outside City — 2

Principal Officers:

*R. F. Lawyer	President
S. Denny Smith	Exec. Vice Pres.
R. J. Pratt	Sr. Vice Pres.
Charles F. Vandegrift	Vice Pres. & Trust Off.
Dwayne Hickman	Vice Pres.
Frances B. Lee	Vice Pres.
Roger Lonon	Vice Pres.

Directors:

J. D. Dryer, Chairman
Frank L. Coffman, Jr.
H. E. Keeter
C. N. Kent, Jr.
R. F. Lawyer
T. J. McCabe
Denny Smith

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*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1980

Assets	Mil.	Thou.
Cash & due from depositories	7	295
U.S. Treasury securities	8	259
Oblig. of other U.S. Gov't agencies & corporations	3	893
Oblig. of States & political subdivisions	11	954
All other securities	3	139
Excess funds sold	5	900
Loans, Net	32	727
Bank premises, furniture and fixtures		425
All other assets	1	438
TOTAL	75	030

Liabilities	Mil.	Thou.
Demand dep., ind., part., corp.	9	931
Time dep., ind., part., corp.	54	886
U.S. Gov't deposits		22
Dep. of States & subdivisions	3	035
Certified & Officers' cks.		404
Total deposits	68	278
All other liabilities	1	240
Total liabilities	69	518
Equity Capital		
Capital (# shs. au. 116,260) (# shs. otst. 116,260)	1	163
Surplus	1	675
Undivided profits & capital res.	2	574
Total Equity Capital	5	412
Subordinated notes & debentures		100
TOTAL	75	030

PEOPLES BANK AND TRUST COMPANY, MOUNTAIN HOME

Population 7,000 Baxter County
Chartered August 10, 1906 P.O. Box B Telephone Number 425-2166
Zip Code 72653
Number of Branches: Inside City — 1; Outside City — None

Principal Officers:

*Neil Nelson	President
Charles A. Morton	Sr. Vice Pres.
Wylo Dyer	Vice Pres.
R. E. Baker	Vice Pres.
Clyde R. Thorn, Jr.	Vice Pres.
Larry G. Nelson	Vice Pres.
Rudell Pannell	Vice Pres.
Irene Martin	Cashier

Directors:

Neil Nelson
Powers L. Fowler
R. E. Baker
W. A. Thompson
B. R. Wiseman
Wylo Dyer
Mrs. Nat T. Dyer
Guy King
R. L. Morgan

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*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1980

Assets	Mil.	Thou.
Cash & due from depositories	5	807
U.S. Treasury securities	3	510
Oblig. of other U.S. Gov't agencies & corporations	5	570
Oblig. of States & political subdivisions	9	352
Excess funds sold	1	050
Loans, Net	40	202
Bank premises, furniture and fixtures		940
All other assets	1	679
TOTAL	68	110

Liabilities	Mil.	Thou.
Demand dep., ind., part., corp.	10	317
Time dep., ind., part., corp.	46	883
U.S. Gov't deposits		46
Dep. of States & subdivisions	3	135
Certified & Officers' cks.		243
Total deposits	60	624
All other liabilities	1	065
Total liabilities	61	689
Equity Capital		
Capital (# shs. au. 70,000) (# shs. otst. 70,000)	1	750
Surplus	2	250
Undivided profits & capital res.	2	421
Total Equity Capital	6	421
TOTAL	68	110

BANK OF MOUNTAIN VIEW, MOUNTAIN VIEW

Population 1,866 Stone County
Chartered July 21, 1915 P.O. Box C Telephone Number 269-3815
Zip Code 72560
Number of Branches: Inside City — None; Outside City — None

Principal Officers:		Directors:
Hubert Hinkle	Chm. of Board	Hubert Hinkle
Glen Hinkle	President	Glen Hinkle
*Charles Lowe	Exec. Vice Pres.	Charles Lowe
G. R. Sansom	Vice Pres.	G. R. Sansom
James G. Hinkle	Vice Pres.	James G. Hinkle
Weldon Duncan	Cashier	

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*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1980

Assets	Mil.	Thou.	Liabilities	Mil.	Thou.
Cash & due from depositories	1	234	Demand dep., ind., part., corp.	5	703
U.S. Treasury securities	1	097	Time dep., ind., part., corp.	10	581
Oblig. of other U.S. Gov't agencies & corporations		892	U.S. Gov't deposits		2
Oblig. of States & political subdivisions	4	534	Dep. of States & subdivisions	1	370
Excess funds sold	4	100	Certified & Officers' cks.		80
Loans, Net	8	081	Total deposits	17	736
Bank premises, furniture and fixtures		144	Total liabilities	17	736
All other assets		83	**Equity Capital**		
			Capital (# shs. au. 4,000) (# shs. otst. 4,000)		100
			Surplus	1	000
			Undivided profits & capital res.	1	329
			Total Equity Capital	2	429
TOTAL	20	165	TOTAL	20	165

THE BANK OF MONTGOMERY COUNTY, MOUNT IDA

Population 819 Montgomery County
Chartered November 26, 1930 P.O. Box 435 Telephone Number 867-3148
Zip Code 71957
Number of Branches: Inside City — None; Outside City — None

Principal Officers:

*John Beavers	President
R. W. Butler	Chm. of the Board
Jim Tom Butler	Vice Pres.
Robert Campbell	Sr. Vice Pres.
Melvin L. Simpson	Vice Pres.
Marcia Summitt	Cashier

Directors:

R. W. Butler
John Beavers
Jim Tom Butler
Paul Eaton
Robert Campbell
Melvin L. Simpson
Ode Maddox
Lake Lawrence
Bobby Lybrand
Joe Brakefield, Jr.

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*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1980

Assets	Mil.	Thou.
Cash & due from depositories		887
U.S. Treasury securities	2	566
Oblig. of other U.S. Gov't agencies & corporations	3	328
Oblig. of States & political subdivisions	6	495
Excess funds sold	1	500
Loans, Net	6	463
Bank premises, furniture and fixtures		339
All other assets		26
TOTAL	21	604

Liabilities	Mil.	Thou.
Demand dep., ind., part., corp.	3	891
Time dep., ind., part., corp.	13	287
U.S. Gov't deposits		8
Dep. of States & subdivisions	2	094
Certified & Officers' cks.		56
Total deposits	19	336
All other liabilities		6
Total liabilities	19	342
Equity Capital		
Capital (# shs. au. 4,000) (# shs. otst. 4,000)		100
Surplus	1	000
Undivided profits & capital res.	1	162
Total Equity Capital	2	262
TOTAL	21	604

BANK OF MULBERRY, MULBERRY

Population 1,511 Crawford County
Chartered January 15, 1902 P.O. Drawer A Telephone Number 997-1154
Zip Code 72947
Number of Branches: Inside City — None; Outside City — None

Principal Officers:

*Mrs. Betty Feller	President
Harry D. Almond	Cashier
Mrs. Dianna J. Millsap	Assist. Cashier
Mrs. Modena Chancellor	Assist. Cashier
Mrs. Phyllis Douglas	Assist. Cashier

Directors:

L. C. Gunn
W. Joe Medlock
Lonnie Batchelor
Mrs. Betty Feller

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*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1980

Assets	Mil.	Thou.
Cash & due from depositories		540
U.S. Treasury securities		202
Oblig. of States & political subdivisions	1	418
All other securities		89
Excess funds sold		850
Loans, Net	4	713
Bank premises, furniture and fixtures		138
TOTAL	7	950

Liabilities	Mil.	Thou.
Demand dep., ind., part., corp.	2	578
Time dep., ind., part., corp.	4	238
U.S. Gov't deposits		1
Dep. of States & subdivisions		385
Certified & Officers' cks.		107
Total deposits	7	309
Total liabilities	7	309
Equity Capital		
Capital (# shs. au. 4,000) (# shs. otst. 4,000)		100
Surplus		400
Undivided profits & capital res.		(59)
Total Equity Capital		441
Subordinated notes & debentures		200
TOTAL	7	950

PIKE COUNTY BANK, MURFREESBORO

Population 1,520 Pike County
Chartered December 19, 1904 P.O. Box 279 Telephone Number 285-2172
Zip Code 71958
Number of Branches: Inside City — None; Outside City — 1

Principal Officers:

Clift Lane	Chairman
*Jack R. Dees	President & Chief Executive Officer
Cleo Risner	Sr. Vice Pres. & Cashier
Brenda Smith	V. Pres. Loan Dept.
Harold Smith	Vice Pres. & Mgr. of Branch
Bobby Jo McAllister	Assist. Cashier
Brenda Roberts	Assist. Cashier
Helen Henderson	Assist. Cashier
Rusty Silvey	Vice Pres.
Charles Sharp	Vice Pres.
Buddy Ray	Assist. Vice Pres.

Directors:

Jack Dees
Greg Bourns
Thomas Bridgeman
R. B. Carroll, Jr.
Vance Evans
Cooper Kizzia
Clift Lane
Elbert Ray
George E. Steel, Sr.
Ray Womack
Charles Sharp

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*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1980

Assets	Mil.	Thou.
Cash & due from depositories	2	701
U.S. Treasury securities		435
Oblig. of other U.S. Gov't agencies & corporations		462
Oblig. of States & political subdivisions	4	663
Excess funds sold		200
Loans, Net	14	656
Bank premises, furniture and fixtures		767
All other assets		533
TOTAL	24	417

Liabilities	Mil.	Thou.
Demand dep., ind., part., corp.	5	103
Time dep., ind., part., corp.	14	260
U.S. Gov't deposits		11
Dep. of States & subdivisions	1	963
Certified & Officers' cks.		77
Total deposits	21	414
Excess funds purchased		200
All other liabilities		402
Total liabilities	22	016
Equity Capital		
Capital (# shs. au. 16,000) (# shs. otst. 16,000)		400
Surplus		500
Undivided profits & capital res.	1	501
Total Equity Capital	2	401
TOTAL	24	417

CITIZENS STATE BANK, NASHVILLE

Population 4,385 Howard County
Chartered July 23, 1974 P.O. Box 832 Telephone Number 845-3323
Zip Code 71852
Number of Branches: Inside City — 1; Outside City — None

Principal Officers:

York Gary	Chairman
*Roy A. Reaves	President
H. L. Pope	Exec. Vice Pres.
Bill Simpson	Vice Pres. & Cashier
Charles Darnall	Vice Pres.
Janet Craver	Assist. Cashier
Connie Renfrow	Assist. Cashier

Directors:

James E. Chandler
York Gary
John H. Hendrix
Dwight Jones
Jimmy I. Latimer
Marion Mabry, DDS
David Pile
H. L. Pope
Roy A. Reaves
Larry Renard
Daisy B. Steel

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*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1980

Assets	Mil.	Thou.
Cash & due from depositories	1	411
U.S. Treasury securities	2	014
Oblig. of other U.S. Gov't agencies & corporations	1	546
Oblig. of States & political subdivisions	1	634
Excess funds sold	1	950
Loans, Net	10	518
Bank premises, furniture and fixtures		458
All other assets		293
TOTAL	19	824

Liabilities	Mil.	Thou.
Demand dep., ind., part., corp.	3	330
Time dep., ind., part., corp.	12	360
Dep. of States & subdivisions	1	789
All other deposits		175
Certified & Officers' cks.		366
Total deposits	18	020
All other liabilities		315
Total liabilities	18	335
Equity Capital		
Capital (# shs. au. 30,000) (# shs. otst. 30,000)		300
Surplus		700
Undivided profits & capital res.		289
Total Equity Capital	1	289
Subordinated notes & debentures		200
TOTAL	19	824

BANK OF NEWARK, NEWARK

Population 849 Independence County
Chartered October 10, 1944 P.O. Box 320 Telephone Number 799-3205
Zip Code 72562
Number of Branches: Inside City — None; Outside City — 1

Principal Officers:

*R. M. Twyford	President, CEO
John S. Twyford	Vice Pres.
Jo J. Magness	Cashier

Directors:

E. R. Coleman, Chairman
Florene Coleman
R. M. Twyford

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*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1980

Assets	Mil.	Thou.
Cash & due from depositories		348
U.S. Treasury securities		400
Oblig. of other U.S. Gov't agencies & corporations		425
Oblig. of States & political subdivisions		210
Excess funds sold	1	000
Loans, Net	1	968
Bank premises, furniture and fixtures		97
All other assets		5
TOTAL	4	453

Liabilities	Mil.	Thou.
Demand dep., ind., part., corp.	1	606
Time dep., ind., part., corp.	1	407
U.S. Gov't deposits		6
Dep. of States & subdivisions	1	048
Total deposits	4	067
Total liabilities	4	067
Equity Capital		
Capital (# shs. au. 11,665) (# shs. otst. 11,665)		117
Surplus		192
Undivided profits & capital res.		77
Total Equity Capital		386
TOTAL	4	453

BANK OF NEW EDINBURG, NEW EDINBURG

Population 500 Cleveland County
Chartered August 22, 1904 P.O. Box 59 Telephone Number 352-2592
Zip Code 71660
Number of Branches: Inside City — None; Outside City — 1

Principal Officers:		**Directors:**
*William Cain Lyon	President	William Cain Lyon
Peggy Lyon	Secretary	Peggy Lyon
		Gene Jines

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*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1980

Assets	**Mil.**	**Thou.**
Cash & due from depositories		281
U.S. Treasury securities		230
Oblig. of other U.S. Gov't agencies & corporations		241
Oblig. of States & political subdivisions		19
Excess funds sold		145
Loans, Net	1	201
Bank premises, furniture and fixtures		22
TOTAL	2	139

Liabilities	**Mil.**	**Thou.**
Demand dep., ind., part., corp.		706
Time dep., ind., part., corp.		975
U.S. Gov't deposits		2
Dep. of States & subdivisions		317
Total deposits	2	000
Total liabilities	2	000
Equity Capital		
Capital (# shs. au. 1,400) (# shs. otst. 1,400)		35
Surplus		37
Undivided profits & capital res.		27
Total Equity Capital		99
Subordinated notes & debentures		40
TOTAL	2	139

FIRST STATE BANK OF NEWPORT, NEWPORT

Population 8,000 Jackson County
Chartered July 6, 1978 P.O. Box 340 Telephone Number 523-2744
Zip Code 72112
Number of Branches: Inside City — 1; Outside City — 1

Principal Officers:

*Jack C. Owen	President
T. D. Herring	Exec. Vice Pres.
Joe D. Reynolds	Vice Pres.
Alfred Couch, Jr.	Assist. Vice Pres. & Cashier
James McCartney	Auditor

Directors:

Stephens Graham
David Hodges
David Johnston
George Kell
Jack C. Owen
Robert Vanhook
R. D. Wilmans, III
Forrest E. Wise

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*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1980

Assets	Mil.	Thou.
Cash & due from depositories	2	787
U.S. Treasury securities	3	723
Oblig. of other U.S. Gov't agencies & corporations	3	634
Oblig. of States & political subdivisions	4	812
All other securities		150
Excess funds sold	1	500
Loans, Net	22	263
Bank premises, furniture and fixtures		401
All other assets	1	699
TOTAL	40	969

Liabilities	Mil.	Thou.
Demand dep., ind., part., corp.	8	313
Time dep., ind., part., corp.	24	944
U.S. Gov't deposits		23
Dep. of States & subdivisions	2	606
Certified & Officers' cks.		262
Total deposits	36	148
All other liabilities	1	052
Total liabilities	37	200
Equity Capital		
Capital (# shs. au. 22,000). (# shs. otst. 22,000)		550
Surplus	1	700
Undivided profits & capital res.		994
Total Equity Capital	3	244
Subordinated notes & debentures		525
TOTAL	40	969

MERCHANTS & PLANTERS BANK, NEWPORT

Population 8,000 Jackson County
Chartered March 30, 1946 P.O. Box 550 Telephone Number 523-3601
Zip Code 72112
Number of Branches: Inside City — 1; Outside City — None

Principal Officers:

*Ernest D. McDonald	President
L. H. Conditt	Exec. Vice Pres.
R. W. Smith	Vice Pres.
W. Neil Holcomb	Vice Pres.
Maurine B. Heard	Assist. V. Pres.
Terry L. Dillon	Assist. Vice Pres.
James C. Giles	Assist. Vice Pres.

Directors:

Dr. Troy A. Gray
John L. Conner, Sr.
Ralph McDonald, Jr.
Fred M. Pickens, Jr.
Leonidas L. Mack
A. F. Minor, Jr.
R. Owen Burton
James Spencer
Robert Harvey
James DuPree

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*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1980

Assets	Mil.	Thou.
Cash & due from depositories	2	193
U.S. Treasury securities		986
Oblig. of other U.S. Gov't agencies & corporations		533
Oblig. of States & political subdivisions	6	381
Excess funds sold		650
Loans, Net	24	004
Bank premises, furniture and fixtures		586
All other assets		891
TOTAL	36	224

Liabilities	Mil.	Thou.
Demand dep., ind., part., corp.	10	633
Time dep., ind., part., corp.	18	110
U.S. Gov't deposits		218
Dep. of States & subdivisions	3	098
Certified & Officers' cks.		192
Total deposits	32	251
All other liabilities		595
Total liabilities	32	846
Equity Capital		
Capital (# shs. au. 9,000) (# shs. otst. 9,000)		225
Surplus	1	600
Undivided profits & capital res.	1	053
Total Equity Capital	2	878
Subordinated notes & debentures		500
TOTAL	36	224

THE TWIN CITY BANK, NORTH LITTLE ROCK

Population 60,040 Pulaski County
Chartered March 21, 1935 P.O. Box 5581 Telephone Number 372-4700
Zip Code 72119
Number of Branches: Inside City — 7; Outside City — None

Principal Officers:

*T. E. Renaud	Chm. of the Board Executive Officer
Edward M. Penick, Jr.	President
Kenneth J. Pennebaker	Exec. V. P.
James G. Williamson, Jr.	Sr. Vice Pres., Chief Financial Off.
Margaret R. Davenport	Vice Pres. & Cashier
Robert F. Birch, Jr.	Vice Pres.
Dale A. Renaud	Vice Pres.
Michael L. Waddington	Vice Pres.
Jean Arehart	Vice Pres.
Bill Gieck	Vice Pres.
Ronald G. Gillert	Vice Pres.
Kenneth D. Hammonds	Vice Pres.
John Schick	Vice Pres.
Ben R. Scroggin	Vice Pres.

Directors:

John Blodgett
Martin Borchert
Ralph Cotham, Jr.
James L. Holsted
David J. Jones
Frank Lyon, Jr.
Mike Mahaffy
Edward M. Penick, Jr.
Kenneth J. Pennebaker
Eugene M. Pfeifer, III
T. E. Renaud
George M. Rozzell, Jr.
Samuel S. Sparks
Father George W. Tribou
Larry C. Wallace

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*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1980

Assets	Mil.	Thou.
Cash & due from depositories	12	739
U.S. Treasury securities	9	298
Oblig. of other U.S. Gov't agencies & corporations	5	597
Oblig. of States & political subdivisions	22	992
All other securities	3	776
Excess funds sold	43	304
Loans, Net	92	252
Bank premises, furniture and fixtures	11	257
All other assets	3	553
TOTAL	204	768

Liabilities	Mil.	Thou.
Demand dep., ind., part., corp.	32	739
Time dep., ind., part., corp.	70	282
U.S. Gov't deposits		108
Dep. of States & subdivisions	26	411
All other deposits		55
Certified & Officers' cks.		903
Total deposits	130	498
Excess funds purchased	53	774
All other liabilities	1	989
Total liabilities	186	261
Equity Capital		
Capital (# shs. au. 280,000*) (# shs. otst. 279,500)	12	200
Surplus	1	000
Undivided profits & capital res.	3	007
Total Equity Capital	16	207
Subordinated notes & debentures	2	300
TOTAL	204	768

*Includes 10,000 shs. Pref. Stk., P. V. 10,000,000

THE PLANTERS BANK, OSCEOLA

Population 8,371 Mississippi County
Chartered April 13, 1944 P.O. Box 407 Telephone Number 563-2666
Zip Code 72370
Number of Branches: Inside City — 2; Outside City — None

Principal Officers:

Sloan Rainwater, Jr.	Chm. of Board
Wm. I. Rainwater	V. Chm. of Board
*Jim Hinkle	President
June Welborn	Vice Pres.
Betty Rue	Vice Pres./Cashier
Gary Little	Assist. Vice Pres.
Pauline Alsworth	Assist. Cashier
Nancy Hall	Assist. Cashier
Virginia Milton	Assist. Cashier

Directors:

Sloan Rainwater, Jr.
Wm. I. Rainwater, Jr.
Nathan Weinberg
Joe W. Edrington
Henry J. Swift
Dewey Neely
E. H. Riley
J. A. Crosthwait
W. M. Taylor, Jr.
Paul B. Billings

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*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1980

Assets	Mil.	Thou.
Cash & due from depositories	2	860
U.S. Treasury securities		700
Oblig. of other U.S. Gov't agencies & corporations	3	482
Oblig. of States & political subdivisions	3	618
Excess funds sold	2	175
Loans, Net	11	915
Bank premises, furniture and fixtures		343
All other assets		583
TOTAL	25	676

Liabilities	Mil.	Thou.
Demand dep., ind., part., corp.	6	218
Time dep., ind., part., corp.	13	610
U.S. Gov't deposits		244
Dep. of States & subdivisions	3	241
Certified & Officers' cks.		118
Total deposits	23	431
All other liabilities		440
Total liabilities	23	871
Equity Capital		
Capital (# shs. au. 20,000) (# shs. otst. 20,000)		500
Surplus		750
Undivided profits & capital res.		495
Total Equity Capital	1	745
Subordinated notes & debentures		60
TOTAL	25	676

BANK OF OZARK, OZARK

Population 3,000 Franklin County
Chartered June 9, 1937 P.O. Box 196 Telephone Number 667-2181
Zip Code 72949
Number of Branches: Inside City — 1; Outside City — 1

Principal Officers:

*George G. Gleason, II	Chm. & CEO
Carl G. Holt	Vice Chairman
Harold Hull	Exec. Vice Pres.
Harold D. Beck	SRVP/Cashier
Jo Ann Fine	Vice Pres.
Glenn Ross	Assist. Vice Pres.
Norma Brashears	Assist. Vice Pres.
Donald Mainard	Assist. Vice Pres.
Larry Dicks	Assist. Vice Pres.
Gladys Nichols	Assist. Cashier
Billie Mainard	Assist. Cashier
Barbara Bearden	Assist. Cashier
Mark Ross	Assist. Cashier
Dr. Frank Lawrence	Corp. Sec.
Estelle Faucett	Branch Mgr.-Altus

Directors:

George G. Gleason, II
Frances Caleb
King A. Crow
Carol Ann Ross Gleason
W. Dee Gober
Dr. Jon R. Ewing
Jim H. Hillard
O. P. Hillard
Carl G. Holt
Neva Belcher King
Coy Kirkpatrick
Dr. Frank Lawrence
John Frank Pendergrass
Gus Shaffer
Kennith Smith

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*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1980

Assets	Mil.	Thou.
Cash & due from depositories	1	611
U.S. Treasury securities	1	149
Oblig. of other U.S. Gov't agencies & corporations	1	598
Oblig. of States & political subdivisions	6	923
Excess funds sold	1	700
Loans, Net	17	819
Bank premises, furniture and fixtures		424
All other assets		543
TOTAL	31	767

Liabilities	Mil.	Thou.
Demand dep., ind., part., corp.	7	494
Time dep., ind., part., corp.	18	709
U.S. Gov't deposits		94
Dep. of States & subdivisions	2	235
Certified & Officers' cks.		105
Total deposits	28	637
All other liabilities		597
Total liabilities	29	234
Equity Capital		
Capital (# shs. au. 20,000). (# shs. otst. 20,000)		500
Surplus	1	500
Undivided profits & capital res.		533
Total Equity Capital	2	533
TOTAL	31	767

SECURITY BANK, PARAGOULD

Population 15,017 Greene County
Chartered February 5, 1931 P.O. Box 670 Telephone Number 239-9571
Zip Code 72450
Number of Branches: Inside City — 1; Outside City — 1

Principal Officers:

*Marlin D. Jackson	Chm. & Pres.
William B. Fisher	Exec. Vice Pres.
Fred Wilcox	Vice Pres. & Cashier
Sandra Kasserman	Vice Pres.
Charles Campbell	Vice Pres.
George Jackson	Vice Pres.

Directors:

Marlin D. Jackson
D. G. White
Vernon Williams
Earl Gramling
William B. Fisher
Thomas Kirk
Tom Hall
Dr. D. I. Purcell
G. I. Higgins
Charles L. Gordon
Paul Keeton
Nan C. Dickey
Dr. Vern Ann Shotts

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*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1980

Assets	Mil.	Thou.
Cash & due from depositories	2	771
U.S. Treasury securities	3	666
Oblig. of other U.S. Gov't agencies & corporations	4	063
Oblig. of States & political subdivisions	7	167
All other securities		300
Excess funds sold	3	200
Loans, Net	36	270
Bank premises, furniture and fixtures		894
All other assets	2	283
TOTAL	60	614

Liabilities	Mil.	Thou.
Demand dep., ind., part., corp.	10	436
Time dep., ind., part., corp.	35	135
U.S. Gov't deposits		50
Dep. of States & subdivisions	5	427
All other deposits		89
Certified & Officers' cks.		304
Total deposits	51	441
Excess funds purchased	2	711
All other liabilities	1	318
Total liabilities	55	470
Equity Capital		
Capital (# shs. au. 132,000) (# shs. otst. 120,000)	1	200
Surplus		700
Undivided profits & capital res.	1	859
Total Equity Capital	3	759
Subordinated notes & debentures	1	385
TOTAL	60	614

BANK OF PARKDALE, PARKDALE

Population 583 Ashley County
Chartered February 1, 1910 P.O. Box 37 Telephone Number 473-2217
Zip Code 71661
Number of Branches: Inside City — None; Outside City — None

Principal Officers:		Directors:
Gus Pugh	Chm. of the Board	Thomas R. Pugh
George L. Pugh	President	J. C. Larrison
*J. A. Gibson	Exec. Vice Pres.	Garrard Mountjoy
Geraldine G. Zatwarsky	Assist Vice Pres.	Jim Newton
Nita D. Williamson	Cashier	Harrison Ralph
		Carl Wells
		Neill M. Sloan
		Dewayne Haynes
		Augustus H. Pugh

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*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1980

Assets	Mil.	Thou.	Liabilities	Mil.	Thou.
Cash & due from depositories		606	Demand dep., ind., part., corp.	1	992
U.S. Treasury securities		950	Time dep., ind., part., corp.	7	536
Oblig. of other U.S. Gov't agencies & corporations		377	U.S. Gov't deposits		3
Oblig. of States & political subdivisions		606	Dep. of States & subdivisions		541
All other securities		935	Certified & Officers' cks.		42
Excess funds sold		970	Total deposits	10	114
Loans, Net	6	526	All other liabilities		89
Bank premises, furniture and fixtures		147	Total liabilities	10	203
All other assets		111	**Equity Capital**		
			Capital (# shs. au. 1,600) (# shs. otst. 1,600)		40
			Surplus		710
			Undivided profits & capital res.		175
			Total Equity Capital		925
			Subordinated notes & debentures		100
TOTAL	11	228	TOTAL	11	228

FIRST STATE BANK, PARKIN

Population 2,200 Cross County
Chartered June 5, 1925 P.O. Box 526 Telephone Number 755-5401
Zip Code 72373
Number of Branches: Inside City — None; Outside City — None

Principal Officers:

*C. W. Martin, Jr.	President
S. N. Green	Exec. V. Pres. & Cashier
Larry Brown	Vice Pres.
Fred E. Brenner, Jr.	Vice Pres.

Directors:

Fred E. Brenner, Jr.
John A. Brenner
S. N. Green
J. E. McNeil, Jr.
C. W. Martin, Jr.
C. W. Martin, III
Charles Ruston, Jr.
Charles D. Thomas

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*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1980

Assets	Mil.	Thou.
Cash & due from depositories		664
U.S. Treasury securities	1	228
Oblig. of other U.S. Gov't agencies & corporations	1	567
Oblig. of States & political subdivisions		752
Excess funds sold	1	475
Loans, Net	3	918
Bank premises, furniture and fixtures		359
All other assets		36
TOTAL	9	999

Liabilities	Mil.	Thou.
Demand dep., ind., part., corp.	2	371
Time dep., ind., part., corp.	5	735
U.S. Gov't deposits		2
Dep. of States & subdivisions		755
Total deposits	8	863
Total liabilities	8	863
Equity Capital		
Capital (# shs. au. 4,000) (# shs. otst. 4,000)		100
Surplus		400
Undivided profits & capital res.		436
Total Equity Capital		936
Subordinated notes & debentures		200
TOTAL	9	999

BANK OF PEA RIDGE, PEA RIDGE

Population 2,000 Benton County
Chartered May 6, 1911 P.O. Box 5 Telephone Number 451-8155
Zip Code 72751
Number of Branches: Inside City — None; Outside City — None

Principal Officers:		Directors:
*Rick E. Buck	President	Jim C. Walton, Chairman
Jim C. Walton	Chairman of Board	Rick Buck
Paul C. Galyean	Vice Pres.	Paul C. Galyean
Maurice Easterling	Vice Pres., Dir. of Auditing	Franklin Miller
Barbara Owen	Cashier	R. E. "Ed" Buck
Janice Sue Lyons	Assist. Cashier	C. M. Webb
		Carl Baggett
		L. E. Hardy

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*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1980

Assets	Mil.	Thou.	Liabilities	Mil.	Thou.
Cash & due from depositories		838	Demand dep., ind., part., corp.	2	005
U.S. Treasury securities		495	Time dep., ind., part., corp.	7	072
Oblig. of other U.S. Gov't agencies & corporations		150	U.S. Gov't deposits		7
Oblig. of States & political subdivisions	1	618	Dep. of States & subdivisions		519
Excess funds sold		420	Certified & Officers' cks.		39
Loans, Net	6	743	Total deposits	9	642
Bank premises, furniture and fixtures		268	All other liabilities		184
All other assets		173	Total liabilities	9	826
			Equity Capital		
			Capital (# shs. au. 7,500) (# shs. otst. 5,500)		83
			Surplus		290
			Undivided profits & capital res.		506
			Total Equity Capital		879
TOTAL	10	705	TOTAL	10	705

THE PERRY COUNTY BANK, PERRYVILLE

Population 1,248 Perry County
Chartered December 8, 1945 P.O. Box 189 Telephone Number 889-2318
Zip Code 72126
Number of Branches: Inside City — None; Outside City — None

Principal Officers:

*Marvin E. Phelps	President & CEO
Alice Holbrook	Vice Pres. & Cashier
Norma Robinson	Assist. Vice Pres.
Yvonne Adams	Assist. Cashier

Directors:

M. J. VanDalsem
Marvin E. Phelps
J. D. Farish
Mildred Farish
Howard Jones
T. O. Spence
Mar-Jo Spence

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*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1980

Assets	Mil.	Thou.
Cash & due from depositories		798
U.S. Treasury securities		790
Oblig. of other U.S. Gov't agencies & corporations	2	430
Oblig. of States & political subdivisions	1	671
Excess funds sold	1	900
Loans, Net	6	722
Bank premises, furniture and fixtures		44
All other assets		136
TOTAL	14	491

Liabilities	Mil.	Thou.
Demand dep., ind., part., corp.	3	345
Time dep., ind., part., corp.	8	689
U.S. Gov't deposits		4
Dep. of States & subdivisions		919
All other deposits		3
Certified & Officers' cks.		28
Total deposits	12	988
All other liabilities		66
Total liabilities	13	054
Equity Capital		
Capital (# shs. au. 8,000) (# shs. otst. 8,000)		200
Surplus		500
Undivided profits & capital res.		737
Total Equity Capital	1	437
TOTAL	14	491

PIGGOTT STATE BANK, PIGGOTT

Population 3,353 Clay County
Chartered March 10, 1930 P.O. Box 307 Telephone Number 598-3802
Zip Code 72454
Number of Branches: Inside City — One; Outside City — None

Principal Officers:

*T. W. Leggett, Jr.	President
James L. Magee	Exec. Vice Pres.
James C. Poole	Vice Pres. & Cashier
Paula Blackwell	Vice Pres.
Evanell Turner	Assist. Cashier

Directors:

T. W. Leggett, Jr.
James L. Magee
John Staples
H. C. Robbins, Jr.
Thomas P. Leggett

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*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1980

Assets	Mil.	Thou.
Cash & due from depositories	1	126
U.S. Treasury securities	4	430
Oblig. of States & political subdivisions	1	717
Excess funds sold		800
Loans, Net	3	842
Bank premises, furniture and fixtures		216
TOTAL	12	131

Liabilities	Mil.	Thou.
Demand dep., ind., part., corp.	5	844
Time dep., ind., part., corp.	3	386
U.S. Gov't deposits		16
Dep. of States & subdivisions	1	630
Certified & Officers' cks.		26
Total deposits	10	902
Total liabilities	10	902
Equity Capital		
Capital (# shs. au. 4,000) (# shs. otst. 4,000)		100
Surplus		300
Undivided profits & capital res.		829
Total Equity Capital	1	229
TOTAL	12	131

FIRST STATE BANK, PLAINVIEW

Population 677 Yell County
Chartered January 12, 1934 P.O. Box 277 Telephone Number 272-4221
Zip Code 72857
Number of Branches: Inside City — None; Outside City — 1

Principal Officers:

*John Clement	President
Thelma Clement	Vice Pres.
W. E. Watson	Assist. Vice Pres. & Cashier
Verna T. Daniel	Assist. Vice Pres.

Directors:

- John Clement
- Thelma Clement
- Helen Harris
- George Tippin
- Edward H. Smoot, Chm. Bd.

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*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1980

Assets	Mil.	Thou.
Cash & due from depositories		740
U.S. Treasury securities	1	092
Oblig. of other U.S. Gov't agencies & corporations		714
Oblig. of States & political subdivisions	2	879
Loans, Net	10	179
Bank premises, furniture and fixtures		36
All other assets		374
TOTAL	16	014

Liabilities	Mil.	Thou.
Demand dep., ind., part., corp.	2	831
Time dep., ind., part., corp.	10	329
U.S. Gov't deposits		14
Dep. of States & subdivisions	1	050
Certified & Officers' cks.		93
Total deposits	14	317
Excess funds purchased		150
All other liabilities		230
Total liabilities	14	697
Equity Capital		
Capital (# shs. au. 20,000) (# shs. otst. 20,000)		200
Surplus		400
Undivided profits & capital res.		617
Total Equity Capital	1	217
Subordinated notes & debentures		100
TOTAL	16	014

BANK OF POCAHONTAS, POCAHONTAS

Population 5,889 Randolph County
Chartered October 31, 1903 P.O. Box 467 Telephone Number 892-5287
Zip Code 72455
Number of Branches: Inside City — One; Outside City — None

Principal Officers:

*Harry A. Belford	Chairman & Chief Exec. Off.
John R. Jackson, Jr.	President
J. R. Jackson	Vice Pres.
G. B. Johnson	Vice Pres. & Cashier
William H. Holobaugh	Vice Pres. & Assist. Cashier
Max R. Long	Vice Pres. & Assist. Cashier
Ruth B. Tyer	Sec. & Vice Pres.

*Designates Chief Executive Officer

Directors:

Harry A. Belford
Donald R. Cox
E. C. Cox
J. M. Futrell
J. R. Jackson
John R. Jackson, Jr.
H. G. McNabb
M. C. McNabb

STATEMENT AS OF JUNE 30, 1980

Assets	Mil.	Thou.
Cash & due from depositories	2	659
U.S. Treasury securities	1	680
Oblig. of other U.S. Gov't agencies & corporations	6	570
Oblig. of States & political subdivisions	3	936
Excess funds sold	1	500
Loans, Net	7	892
Bank premises, furniture and fixtures		129
TOTAL	24	366

Liabilities	Mil.	Thou.
Demand dep., ind., part., corp.	8	139
Time dep., ind., part., corp.	12	223
U.S. Gov't deposits		99
Dep. of States & subdivisions	1	400
All other deposits		14
Certified & Officers' cks.		112
Total deposits	21	987
Total liabilities	21	987
Equity Capital		
Capital (# shs. au. 5,000) (# shs. otst. 5,000)		125
Surplus	1	000
Undivided profits & capital res.	1	054
Total Equity Capital	2	179
Subordinated notes & debentures		200
TOTAL	24	366

PLANTERS & STOCKMEN BANK, POCAHONTAS

Population 5,889 Randolph County
Chartered August 10, 1962 P.O. Box 587 Telephone Number 892-5252
Zip Code 72455
Number of Branches: Inside City — None; Outside City — None

Principal Officers:

Dr. Thomas B. DeClerk	Chm. of Bd.
*Jeriel A. Summitt	President
Frances Jones	Exec. Vice Pres.
Jerrell Broadway	Vice Pres.
Ted Griffith	Assist. Vice Pres.
Robert E. Sorg	Assist. Vice Pres.
Bea Mathews	Assist. Cashier
Oneta Thompson	Assist. Cashier

Directors:

A. J. Baltz
W. J. Barthel
Jerrell Broadway
Dr. Thomas DeClerk
C. T. Johnson
Frances Jones
O. B. Rickman
Jeriel Summitt
Dick Trammel

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*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1980

Assets	Mil.	Thou.
Cash & due from depositories	1	486
U.S. Treasury securities	1	297
Oblig. of other U.S. Gov't agencies & corporations	1	385
Oblig. of States & political subdivisions	2	536
Excess funds sold	2	075
Loans, Net	9	815
Bank premises, furniture and fixtures		202
All other assets		150
TOTAL	18	946

Liabilities	Mil.	Thou.
Demand dep., ind., part., corp.	4	928
Time dep., ind., part., corp.	9	339
U.S. Gov't deposits		14
Dep. of States & subdivisions	2	628
Certified & Officers' cks.		56
Total deposits	16	965
All other liabilities		106
Total liabilities	17	071
Equity Capital		
Capital (# shs. au. 10,000) (# shs. otst. 10,000)		200
Surplus	1	000
Undivided profits & capital res.		675
Total Equity Capital	1	875
TOTAL	18	946

THE LAWRENCE COUNTY BANK, PORTIA

Population 381 Lawrence County
Chartered March 23, 1901 P.O. Box 160 Telephone Number 886-2461
Zip Code 72457
Number of Branches: Inside City — None; Outside City — 2

Principal Officers:

William I. Rainwater	President
*Sloan Rainwater, Jr.	Chm. of Board & CEO
William Boyce Durham	Vice Pres.
A. M. Starr	Vice Pres.
Marilyn K. Davis	Cashier

Directors:

William I. Rainwater
Sloan Rainwater, Jr.
Virginia H. Rainwater
A. M. Starr
Maurice Starr
Earl D. Perkins
Boyce Durham

STATEMENT AS OF JUNE 30, 1980

Assets	Mil.	Thou.
Cash & due from depositories		579
Oblig. of other U.S. Gov't agencies & corporations	1	495
Oblig. of States & political subdivisions	1	110
Excess funds sold		975
Loans, Net	3	508
Bank premises, furniture and fixtures		174
All other assets		25
TOTAL	7	866

Liabilities	Mil.	Thou.
Demand dep., ind., part., corp.	1	815
Time dep., ind., part., corp.	4	470
U.S. Gov't deposits		33
Dep. of States & subdivisions		773
Certified & Officers' cks.		109
Total deposits	7	200
Total liabilities	7	200
Equity Capital		
Capital (# shs. au. 5,000) (# shs. otst. 5,000)		125
Surplus		250
Undivided profits & capital res.		241
Total Equity Capital		616
Subordinated notes & debentures		50
TOTAL	7	866

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*Designates Chief Executive Officer

THE PEOPLES BANK, PORTLAND

Population 662 Ashley County
Chartered January 22, 1908 P.O. Box 178 Telephone Number 737-2235
Zip Code 71663
Number of Branches: Inside City — None; Outside City — None

Principal Officers:

Victor Edwards	Chairman
*Hampton Pugh	President
Mary Dean Pugh	Vice Pres.
Tipton Pugh	Cashier
Julia A. Sadler	Assist. Cashier
Jean C. Tarvin	Assist. Cashier
Jack D. Edwards	Assist. Cashier

Directors:

Hampton Pugh
Mary Dean Pugh
Tipton Pugh
Victor Edwards
Jack Edwards

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*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1980

Assets	Mil.	Thou.
Cash & due from depositories		224
U.S. Treasury securities	2	441
Oblig. of other U.S. Gov't agencies & corporations		100
Oblig. of States & political subdivisions		965
Excess funds sold		150
Loans, Net	1	919
Bank premises, furniture and fixtures		2
All other assets		8
TOTAL	5	809

Liabilities	Mil.	Thou.
Demand dep., ind., part., corp.	1	444
Time dep., ind., part., corp.	2	799
U.S. Gov't deposits		38
Dep. of States & subdivisions		478
Certified & Officers' cks.		5
Total deposits	4	764
All other liabilities		7
Total liabilities	4	771
Equity Capital		
Capital (# shs. au. 4,000) (# shs. otst. 4,000)		100
Surplus		400
Undivided profits & capital res.		538
Total Equity Capital	1	038
TOTAL	5	809

PORTLAND BANK, PORTLAND

Population 662 Ashley County
Chartered April 23, 1900 P.O. Box 68 Telephone Number 737-2226
Zip Code 71663
Number of Branches: Inside City — None; Outside City — 1

Principal Officers:		Directors:
*Mack Borgognoni	President	Mack Borgognoni
Robert D. Pugh	Ch. of Board	Charles E. Bridewell
Vanita Grantham	Cashier & Vice Pres.	Charles F. LaGrone
Bill Jones	Vice Pres.	Benton Newcome
		Joel Newcome
		Robert D. Pugh
		Don Pylate
		Kenneth Reed
		Louis C. Shackelford, Jr.

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*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1980

Assets	Mil.	Thou.	Liabilities	Mil.	Thou.
Cash & due from depositories	1	225	Demand dep., ind., part., corp.	2	991
U.S. Treasury securities		598	Time dep., ind., part., corp.	7	102
Oblig. of other U.S. Gov't agencies & corporations		870	U.S. Gov't deposits		16
Oblig. of States & political subdivisions	1	118	Dep. of States & subdivisions	1	265
Excess funds sold	1	200	Certified & Officers' cks.		9
Loans, Net	7	393	Total deposits	11	383
Bank premises, furniture and fixtures		181	All other liabilities		20
			Total liabilities	11	403
			Equity Capital		
			Capital (# shs. au. 20,000) (# shs. otst. 20,000)		200
			Surplus		600
			Undivided profits & capital res.		382
			Total Equity Capital	1	182
TOTAL	12	585	TOTAL	12	585

FARMERS AND MERCHANTS BANK, PRAIRIE GROVE

Population 1,648 Washington County
Chartered August 29, 1904 P.O. Box 207 Telephone Number 846-2115
Zip Code 72753
Number of Branches: Inside City — None; Outside City — 1

Principal Officers:

*James C. Rieff	President
W. H. Thompson	Exec. Vice Pres.
Gregory D. Reed	Vice Pres. & Cashier
Lorene Jones	Vice Pres.

Directors:

Argil Bartholomew
Billy J. Bartholomew
Barry H. Parks
Gregory D. Reed
D. E. Rieff
James C. Rieff
W. H. Thompson

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*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1980

Assets	Mil.	Thou.
Cash & due from depositories	3	440
U.S. Treasury securities	2	591
Oblig. of other U.S. Gov't agencies & corporations		698
Oblig. of States & political subdivisions	2	699
Excess funds sold	1	000
Loans, Net	15	912
Bank premises, furniture and fixtures		566
All other assets		687
TOTAL	27	593

Liabilities	Mil.	Thou.
Demand dep., ind., part., corp.	5	408
Time dep., ind., part., corp.	16	934
U.S. Gov't deposits		304
Dep. of States & subdivisions	1	748
All other deposits		10
Certified & Officers' cks.		60
Total deposits	24	464
All other liabilities		397
Total liabilities	24	861
Equity Capital		
Capital (# shs. au. 12,000) (# shs. otst. 12,000)		300
Surplus		300
Undivided profits & capital res.	1	832
Total Equity Capital	2	432
Subordinated notes & debentures		300
TOTAL	27	593

BANK OF PRESCOTT, PRESCOTT

Population 4,000 Nevada County
Chartered August 10, 1904 P.O. Box 492 Telephone Number 887-2688
Zip Code 71857
Number of Branches: Inside City — One; Outside City — None

Principal Officers:

Olen Hendrix	Board Chairman
*Johnny Brannan	President
M. D. Tippit	Vice Pres.
James A. Pullen	Vice Pres.
B. A. DeLamar	Vice Pres.
Ronald R. Collins	Vice Pres.
Elizabeth W. Crain	Vice Pres.
Emogene W. Davis	Cashier

Directors:

Jean Bolton
Johnny Brannan
Carl Dalrymple, Jr.
B. A. DeLamar
Robert Godwin
Gerald Hendrix
Olen Hendrix
Abb Morman
R. W. Murry
James A. Pullen
Milburn D. Tippitt
John Vansickle
J. B. Wingfield
Glenn Vasser

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*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1980

Assets	Mil.	Thou.
Cash & due from depositories	1	571
U.S. Treasury securities	1	590
Oblig. of other U.S. Gov't agencies & corporations	1	096
Oblig. of States & political subdivisions	6	510
Excess funds sold	2	200
Loans, Net	10	871
Bank premises, furniture and fixtures		549
All other assets		7
TOTAL	24	394

Liabilities	Mil.	Thou.
Demand dep., ind., part., corp.	8	300
Time dep., ind., part., corp.	11	630
U.S. Gov't deposits		4
Dep. of States & subdivisions	1	667
Certified & Officers' cks.		60
Total deposits	21	661
Total liabilities	21	661
Equity Capital		
Capital (# shs. au. 24,000) (# shs. otst. 24,000)		600
Surplus	1	400
Undivided profits & capital res.		733
Total Equity Capital	2	733
TOTAL	24	394

BANK OF QUITMAN, QUITMAN

Population 345 Cleburne County
Chartered August 15, 1903 P.O. Box 97 Telephone Number 589-2206
Zip Code 72131
Number of Branches: Inside City — None; Outside City — None

Principal Officers:		Directors:
*Joe Siebenmorgen	Chm. of the Bd.	J. A. Bailey
Harry M. Clark	Vice Pres.	Ben F. Clark
Darrell Odom	Vice Pres.	Harry M. Clark
Edith Ellis	Cashier	Edith Ellis
Eva Lois Ellis	Assist. Cashier	Joe Siebenmorgen

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*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1980

Assets	Mil.	Thou.
Cash & due from depositories		806
U.S. Treasury securities		503
Oblig. of other U.S. Gov't agencies & corporations		200
Oblig. of States & political subdivisions	4	511
All other securities		92
Loans, Net	9	652
Bank premises, furniture and fixtures		171
All other assets		139
TOTAL	16	074

Liabilities	Mil.	Thou.
Demand dep., ind., part., corp.	3	382
Time dep., ind., part., corp.	10	141
U.S. Gov't deposits		8
Dep. of States & subdivisions		892
Certified & Officers' cks.		99
Total deposits	14	522
Excess funds purchased		400
All other liabilities		40
Total liabilities	14	962
Equity Capital		
Capital (# shs. au. 1,000) (# shs. otst. 1,000)		100
Surplus		600
Undivided profits & capital res.		412
Total Equity Capital	1	112
TOTAL	16	074

THE BANK OF RECTOR, RECTOR

Population 2,292 Clay County
Chartered November 15, 1930 P.O. Box 7 Telephone Number 595-3591
Zip Code 72461
Number of Branches: Inside City — None; Outside City — None

Principal Officers:

*J. A. Marlar	President
Mary H. Sigsby	Exec. Vice Pres.
R. D. Cranford	Vice Pres. & Cashier

Directors:

R. D. Cranford
J. A. Marlar
Bert E. Sigsby
Mary H. Sigsby

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*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1980

Assets	Mil.	Thou.
Cash & due from depositories	1	414
U.S. Treasury securities	1	096
Oblig. of other U.S. Gov't agencies & corporations		831
Oblig. of States & political subdivisions	3	546
All other securities		548
Excess funds sold	1	800
Loans, Net	6	764
Bank premises, furniture and fixtures		36
TOTAL	16	035

Liabilities	Mil.	Thou.
Demand dep., ind., part., corp.	4	853
Time dep., ind., part., corp.	8	561
U.S. Gov't deposits		8
Dep. of States & subdivisions		764
Certified & Officers' cks.		47
Total deposits	14	233
Total liabilities	14	233
Equity Capital		
Capital (# shs. au. 4,000) (# shs. otst. 4,000)		100
Surplus	1	100
Undivided profits & capital res.		602
Total Equity Capital	1	802
TOTAL	16	035

FARMERS AND MERCHANTS BANK, REYNO

Population 552 Randolph County
Chartered December 8, 1911 P.O. Box 108 Telephone Number 769-2300
Zip Code 72462
Number of Branches: Inside City — None; Outside City — 1

Principal Officers:		Directors:
*William A. Sandlin	President	William A. Sandlin
Phyllis Burrow	Cashier	Quinn Brown
Ida M. Eddington	Branch Mgr.	Delano Edington
Dora Graham	Assist. Vice Pres.	R. C. Luter
Sarah Sandlin	Assist. to Pres. & Secretary to Board	Jimmie Cole
		J. A. Rapert

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*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1980

Assets	Mil.	Thou.	Liabilities	Mil.	Thou.
Cash & due from depositories		945	Demand dep., ind., part., corp.	1	707
U.S. Treasury securities	3	339	Time dep., ind., part., corp.	8	391
Oblig. of other U.S. Gov't agencies & corporations		601	U.S. Gov't deposits		13
Oblig. of States & political subdivisions		610	Dep. of States & subdivisions		699
Excess funds sold	1	050	All other deposits		787
Loans, Net	5	557	Certified & Officers' cks.		32
Bank premises, furniture and fixtures		236	Total deposits	11	629
All other assets		159	Total liabilities	11	629
			Equity Capital		
			Capital (# shs. au. 30,000) (# shs. otst. 24,129)		241
			Surplus		307
			Undivided profits & capital res.		203
			Total Equity Capital		751
			Subordinated notes & debentures		117
TOTAL	12	497	TOTAL	12	497

THE BANK OF RISON, RISON

Population 1,298 Cleveland County
Chartered March 7, 1932 P.O. Box 345 Telephone Number 325-6251
Zip Code 71665
Number of Branches: Inside City — None; Outside City — None

Principal Officers:

Herman Davidson	Chairman
*James R. Hopson	President
James L. Moore	Vice Pres.
John W. Elrod	Vice Pres.
Shirley Stewart	Assist. Cashier
Dianne Simmons	Assist. Cashier

Directors:

Herman Davidson
James R. Hopson
James L. Moore
John W. Elrod
Ray B. Martin

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*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1980

Assets	Mil.	Thou.
Cash & due from depositories		465
U.S. Treasury securities	1	550
Oblig. of other U.S. Gov't agencies & corporations	3	020
Excess funds sold	1	450
Loans, Net	1	164
Bank premises, furniture and fixtures		32
All other assets		9
TOTAL	7	690

Liabilities	Mil.	Thou.
Demand dep., ind., part., corp.	2	277
Time dep., ind., part., corp.	3	721
U.S. Gov't deposits		9
Dep. of States & subdivisions		618
Total deposits	6	625
Total liabilities	6	625
Equity Capital		
Capital (# shs. au. 4,000) (# shs. otst. 4,000)		100
Surplus		300
Undivided profits & capital res.		665
Total Equity Capital	1	065
TOTAL	7	690

FARMERS AND MERCHANTS BANK, ROGERS

Population 16,540 Benton County
Chartered March 13, 1956 P.O. Box 250 Telephone Number 636-4233
Zip Code 72756
Number of Branches: Inside City — 2; Outside City — None

Principal Officers:

*H. A. Stephenson	President
D. F. Bushong	Vice Chairman
R. Z. Goodwin	Vice Pres.
Lewis B. Norman	Vice Pres.
Benny Latimer	Vice Pres.
James E. Reves	Vice Pres. & Cashier
Phillip E. Madar	Vice Pres.
Etsyl Sparkman	Vice Pres. & Trust Officer
Linda Perley	Assist. Vice Pres.
Jenella Buttry	Auditor

Directors:

John R. Bland, D.D.S.
Vance Hill
James L. Pickens, M.D.
Evelyn S. Rife
Don L. Shores
James R. Campbell
Lemuel H. Tull
Dorman F. Bushong
Hardy A. Stephenson

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*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1980

Assets	Mil.	Thou.
Cash & due from depositories	4	554
U.S. Treasury securities	4	269
Oblig. of other U.S. Gov't agencies & corporations		200
Oblig. of States & political subdivisions	3	642
Excess funds sold	1	400
Loans, Net	22	652
Bank premises, furniture and fixtures	1	708
All other assets	1	033
TOTAL	39	458

Liabilities	Mil.	Thou.
Demand dep., ind., part., corp.	12	161
Time dep., ind., part., corp.	20	148
U.S. Gov't deposits		233
Dep. of States & subdivisions	2	544
Certified & Officers' cks.		132
Total deposits	35	218
All other liabilities		483
Total liabilities	35	701
Equity Capital		
Capital (# shs. au. 60,000) (# shs. otst. 60,000)		600
Surplus		800
Undivided profits & capital res.	1	357
Total Equity Capital	2	757
Subordinated notes & debentures	1	000
TOTAL	39	458

PEOPLES BANK AND TRUST COMPANY, RUSSELLVILLE

Population 13,909 Pope County
Chartered March 24, 1890 P.O. Box 220 Telephone Number 968-2112
Zip Code 72801
Number of Branches: Inside City — 4; Outside City — 1

Principal Officers:		Directors:
*Ward J. Ramsey	President & CEO	James Bibler
M. L. Dickerson	Senior Vice Pres.	Cleo Cheek
Charles F. Howell	Vice Pres. & Cashier	G. M. Cook
Mary Louise Hoffman	Vice Pres.	M. L. Dickerson
Harold E. Hayes	Vice Pres.	Roy I. Millard, M.D.
Glenna C. Long	Trust Officer	Van A. R. Moores
Carol Ann Harris	Mtg. Loan Off.	David B. Oates
		Flave W. Peters
		Jack D. Price, Sr.
		Ward J. Ramsay
		J. Madison White

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*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1980

Assets	Mil.	Thou.
Cash & due from depositories	4	587
U.S. Treasury securities	6	503
Oblig. of other U.S. Gov't agencies & corporations	4	011
Oblig. of States & political subdivisions	12	760
All other securities		100
Excess funds sold	1	800
Loans, Net	30	171
Bank premises, furniture and fixtures	1	746
All other assets	1	198
TOTAL	62	876

Liabilities	Mil.	Thou.
Demand dep., ind., part., corp.	15	826
Time dep., ind., part., corp.	33	932
U.S. Gov't deposits		20
Dep. of States & subdivisions	5	915
Certified & Officers' cks.		248
Total deposits	55	941
All other liabilities		725
Total liabilities	56	666
Equity Capital		
Capital (# shs. au. 28,000) (# shs. otst. 24,000)		600
Surplus	1	200
Undivided profits & capital res.	4	410
Total Equity Capital	6	210
TOTAL	62	876

BANK OF SALEM, SALEM

Population 1,277 Fulton County
Chartered December 9, 1908 P.O. Box 338 Telephone Number 895-2591
Zip Code 72576
Number of Branches: Inside City — None; Outside City — None

Principal Officers:

*Jim Humphries	President & Chairman
J. Michael Humphries	Exec. V-P
George Humphries	Vice Pres.
Corwin Mosey	Vice Pres.
Bess Northcutt	Cashier
Janiece Butler	Assist. Cashier
Frances Atkins	Assist. Cashier
Shirley Walling	Assist. Cashier
Brenda Barnes	Assist. Cashier
Joyce Carter	Assist. Cashier
Marsha Lewis	Assist. Cashier

Directors:

Jim Humphries
J. Michael Humphries
Jean Humphries
George Humphries
Fay Castleberry

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*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1980

Assets	Mil.	Thou.
Cash & due from depositories	1	171
U.S. Treasury securities	1	494
Oblig. of other U.S. Gov't agencies & corporations		604
Oblig. of States & political subdivisions	5	445
Excess funds sold		900
Loans, Net	14	602
Bank premises, furniture and fixtures		488
All other assets		67
TOTAL	24	771

Liabilities	Mil.	Thou.
Demand dep., ind., part., corp.	5	897
Time dep., ind., part., corp.	14	009
U.S. Gov't deposits		3
Dep. of States & subdivisions	2	526
Certified & Officers' cks.		101
Total deposits	22	536
All other liabilities		58
Total liabilities	22	594
Equity Capital		
Capital (# shs. au. 20,000) (# shs. otst. 20,000)		200
Surplus	1	000
Undivided profits & capital res.		977
Total Equity Capital	2	177
TOTAL	24	771

LOGAN COUNTY BANK, SCRANTON

Population 222 Logan County
Chartered April 7, 1926 P.O. Box 85 Telephone Number 938-2511
Zip Code 72863
Number of Branches: Inside City — None; Outside City — None

Principal Officers:		Directors:
*Joe Fritsche	President	Joe Fritsche
J. B. Layes	Vice Pres.	J. B. Layes
Mildred Fritsche	Cashier & Sec.	Mildred Fritsche
		Margaret Ahne

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*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1980

Assets	Mil.	Thou.
Cash & due from depositories		598
U.S. Treasury securities	1	791
Oblig. of other U.S. Gov't agencies & corporations		536
Oblig. of States & political subdivisions	1	130
Excess funds sold		200
Loans, Net	3	765
Bank premises, furniture and fixtures		45
All other assets		5
TOTAL	8	070

Liabilities	Mil.	Thou.
Demand dep., ind., part., corp.	2	335
Time dep., ind., part., corp.	4	326
U.S. Gov't deposits		5
Dep. of States & subdivisions		556
Certified & Officers' cks.		20
Total deposits	7	242
All other liabilities		15
Total liabilities	7	257
Equity Capital		
Capital (# shs. au. 4,000) (# shs. otst. 4,000)		100
Surplus		200
Undivided profits & capital res.		513
Total Equity Capital		813
TOTAL	8	070

FIRST SECURITY BANK, SEARCY

Population 14,000 White County
Chartered February 6, 1932 P.O. Box 1009 Telephone Number 268-9871
Zip Code 72143
Number of Branches: Inside City — 2; Outside City — 2

Principal Officers:

*Reynie Rutledge	Chm. of Board
Bert Mullens	President
E. D. Yancey	Exec. Vice Pres.
Jim Wilson	Vice Pres.
T. A. Brewer	Vice Pres.
Kathryn Sims	Assist. Vice Pres.
James H. Stake	Assist. Cashier

Directors:

Richard P. Calhoun
Vernon Duncan
Dr. Clifton Ganus
John McKnight
Bert Mullins
Kenny Rand
Bill Roussel
E. D. Yancey
Dr. Porter Rodgers, Jr.
Reynie Rutledge
N. T. Rutledge
Jim Tarkington
M. O. Thompson
Alvin Vanhook

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*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1980

Assets	Mil.	Thou.
Cash & due from depositories	4	960
U.S. Treasury securities	3	217
Oblig. of other U.S. Gov't agencies & corporations	4	132
Oblig. of States & political subdivisions	13	119
Excess funds sold		500
Loans, Net	31	540
Bank premises, furniture and fixtures		812
All other assets	2	068
TOTAL	60	348

Liabilities	Mil.	Thou.
Demand dep., ind., part., corp.	16	403
Time dep., ind., part., corp.	31	141
U.S. Gov't deposits		274
Dep. of States & subdivisions	4	442
Certified & Officers' cks.		350
Total deposits	52	610
Excess funds purchased		325
All other liabilities	1	628
Total liabilities	54	563
Equity Capital		
Capital (# shs. au. 24,000) (# shs. otst. 24,000)		600
Surplus	2	150
Undivided profits & capital res.	3	035
Total Equity Capital	5	785
TOTAL	60	348

GRANT COUNTY BANK, SHERIDAN

Population 2,837 Grant County
Chartered July 29, 1903 P.O. Box 67 Telephone Number 942-3145
Zip Code 72150
Number of Branches: Inside City — One; Outside City — None

Principal Officers:

D. E. McCoy, Sr.	Chm. of Bd.
*D. E. McCoy, Jr.	Pres. & Trust Off.
Harold Boatright	Exec. Vice Pres. & Cashier
Max G. McCoy	Vice Pres.
Sue Reynolds	Admin. Assist.
Henry E. Wells	Assist. Vice Pres.
Raymond L. Stoker	Assist. Vice Pres.
John H. Holder	Assist. Vice Pres.

Directors:

Rolland D. Brown
Delmar E. Gatzke
D. E. McCoy, Sr.
D. E. McCoy, Jr.
Robert L. Reeves
Van S. Reid
W. Lee Tucker

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*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1980

Assets	Mil.	Thou.
Cash & due from depositories	1	739
U.S. Treasury securities	2	311
Oblig. of other U.S. Gov't agencies & corporations		679
Oblig. of States & political subdivisions	4	208
All other securities		5
Excess funds sold		800
Loans, Net	17	588
Bank premises, furniture and fixtures		559
All other assets		446
TOTAL	28	335

Liabilities	Mil.	Thou.
Demand dep., ind., part., corp.	6	338
Time dep., ind., part., corp.	15	811
U.S. Gov't deposits		58
Dep. of States & subdivisions	3	154
Certified & Officers' cks.		113
Total deposits	25	474
All other liabilities		303
Total liabilities	25	777
Equity Capital		
Capital (# shs. au. 45,000) (# shs. otst. 45,000)		450
Surplus		550
Undivided profits & capital res.	1	558
Total Equity Capital	2	558
TOTAL	28	335

FIRST STATE BANK, SHERWOOD

Population 2,754 Pulaski County
Chartered July 28, 1966 P.O. Box 6009 Telephone Number 835-4122
Zip Code 72116
Number of Branches: Inside City — One; Outside City — None

Principal Officers:

*Jesse R. Rich	Exec Vice Pres. & CEO
H. J. Dent	Vice Pres.
Catherine M. Hastings	Sec.-Treas.
Annette VanPelt	Vice Pres.
Robert F. Holloway, III	Vice Pres. & Cashier
Wilma Faulk	Assist. Cashier
Rita Arrington	Assist. Cashier

Directors:

Harry L. Hastings, Jr.-Chm.
H. J. Dent
Catherine M. Hastings
B. E. Henson
J. C. Nichols
Jesse R. Rich

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*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1980

Assets	Mil.	Thou.
Cash & due from depositories	1	265
U.S. Treasury securities		500
Oblig. of other U.S. Gov't agencies & corporations		700
Oblig. of States & political subdivisions	3	991
All other securities		373
Excess funds sold	1	450
Loans, Net	11	528
Bank premises, furniture and fixtures		543
TOTAL	20	350

Liabilities	Mil.	Thou.
Demand dep., ind., part., corp.	4	526
Time dep., ind., part., corp.	10	304
U.S. Gov't deposits		22
Dep. of States & subdivisions	2	730
Certified & Officers' cks.		421
Total deposits	18	003
All other liabilities		227
Total liabilities	18	230
Equity Capital		
Capital (# shs. au. 8,000) (# shs. otst. 8,000)		100
Surplus	1	000
Undivided profits & capital res.	1	020
Total Equity Capital	2	120
TOTAL	20	350

BANK OF SIDNEY, SIDNEY

Population 200 Sharp County
Chartered September 12, 1912 P.O. Box 7 Telephone Number 283-6497
Zip Code 72577
Number of Branches: Inside City — None; Outside City — None

Principal Officers:		Directors:
*Charles W. Masner	Pres./Chmn. Bd.	Charles W. Masner
Robert G. Tankersley	V Pres/Cshr	Clotene Masner
Atalee C. Pounders	Vice Pres.	Lorene Pickens
Lorene Pickens	Vice Pres.	Robert Tankersley
		Atalee C. Pounders

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*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1980

Assets	Mil.	Thou.
Cash & due from depositories		99
Oblig. of other U.S. Gov't agencies & corporations		50
Excess funds sold		750
Loans, Net		46
Bank premises, furniture and fixtures		6
TOTAL		951

Liabilities	Mil.	Thou.
Demand dep., ind., part., corp.		466
Time dep., ind., part., corp.		92
Dep. of States & subdivisions		50
Total deposits		608
Total liabilities		608
Equity Capital		
Capital (# shs. au. 10,400) (# shs. otst. 10,400)		260
Surplus		60
Undivided profits & capital res.		23
Total Equity Capital		343
TOTAL		951

ARKANSAS STATE BANK, SILOAM SPRINGS

Population 7,300 Benton County
Chartered January 12, 1960 P.O. Box 400 Telephone Number 524-8101
Zip Code 72761
Number of Branches: Inside City — 1; Outside City — None

Principal Officers:

Delbert E. Allen, Sr	Chmn of Board
*Ross Stout	President
Henry Brosell, Jr.	V Pres./Cshr
Arthur Morris	Vice Pres.
Thomas Free III	Vice Pres.

Directors:

- D. E. Allen, Sr.
- D.E. Allen, Jr.
- Roderick L. Allen
- Homer Bynum
- H. E. Harrison, Jr.
- Charles C. Jones
- Mark Simmons
- Ross Stout

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*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1980

Assets	Mil.	Thou.
Cash & due from depositories	3	963
U.S. Treasury securities		200
Oblig. of other U.S. Gov't agencies & corporations	1	500
Oblig. of States & political subdivisions	5	751
Excess funds sold	5	550
Loans, Net	14	684
Bank premises, furniture and fixtures		298
All other assets		530
TOTAL	32	476

Liabilities	Mil.	Thou.
Demand dep., ind., part., corp.	10	087
Time dep., ind., part., corp.	18	267
U.S. Gov't deposits		16
Dep. of States & subdivisions	1	282
Certified & Officers' cks.		136
Total deposits	29	788
All other liabilities		351
Total liabilities	30	139
Equity Capital		
Capital (# shs. au. 9,600) (# shs. otst. 9,600)		480
Surplus		100
Undivided profits & capital res.	1	757
Total Equity Capital	2	337
TOTAL	32	476

SMACKOVER STATE BANK, SMACKOVER

Population 2,336 Union County
Chartered April 18, 1928 P.O. Box 107 Telephone Number 725-3051
Zip Code 71762
Number of Branches: Inside City — None; Outside City — 1

Principal Officers:	
*Max A. Mitcham	Chmn of the Board
Max O. Taylor	President
Bob Willett	Vice Pres.
Paulette Carver	Cashier
Evelyn Long	Assist. Cashier
Cathy Weaver	Assist. Cashier

Directors:

Max A. Mitcham
Max O. Taylor
L. E.: Tennyson, Jr.
James M. Tennyson
Homer T. Rogers
Richard H. Vickers
Bob Willett

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*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1980

Assets	Mil.	Thou.
Cash & due from depositories	1	542
U.S. Treasury securities	2	456
Oblig. of other U.S. Gov't agencies & corporations		588
Oblig. of States & political subdivisions	6	376
Excess funds sold	1	000
Loans, Net	16	063
Bank premises, furniture and fixtures		282
All other assets		505
TOTAL	28	812

Liabilities	Mil.	Thou.
Demand dep., ind., part., corp.	6	954
Time dep., ind., part., corp.	15	574
U.S. Gov't deposits		202
Dep. of States & subdivisions	3	233
Certified & Officers' cks.		97
Total deposits	26	060
All other liabilities		341
Total liabilities	26	401
Equity Capital		
Capital (# shs. au. 50,000) (# shs. otst. 50,000)		500
Surplus	1	000
Undivided profits & capital res.		911
Total Equity Capital	2	411
TOTAL	28	812

MERCHANTS AND PLANTERS BANK, SPARKMAN

Population 663 Dallas County
Chartered September 19, 1916 P.O. Box 127 Telephone Number 678-2251
Zip Code 71763
Number of Branches: Inside City — None; Outside City — None

Principal Officers:

B. J. Ford	Chmn of the Board
*T. Q. Carson	President
Doris Mann	Cashier
G. W. DeLaughter	Vice Pres.
Ray White	Vice Pres.
Tommy Gaston	Vice Pres.

Directors:

B. J. Ford
T. Q. Carson
Ray White
G. W. DeLaughter
Tommy Gaston

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*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1980

Assets	Mil.	Thou.
Cash & due from depositories		503
U.S. Treasury securities	1	702
Oblig. of other U.S. Gov't agencies & corporations		877
Oblig. of States & political subdivisions		652
Excess funds sold		400
Loans, Net	2	114
Bank premises, furniture and fixtures		90
All other assets		13
TOTAL	6	351

Liabilities	Mil.	Thou.
Demand dep., ind., part., corp.	1	453
Time dep., ind., part., corp.	3	899
U.S. Gov't deposits		27
Dep. of States & subdivisions		425
Certified & Officers' cks.		14
Total deposits	5	818
All other liabilities		4
Total liabilities	5	822
Equity Capital		
Capital (# shs. au. 3,000) (# shs. otst. 3,000)		75
Surplus		125
Undivided profits & capital res.		229
Total Equity Capital		429
Subordinated notes & debentures		100
TOTAL	6	351

FIRST STATE BANK, SPRINGDALE

Population 20,875 Washington County
Chartered February 12, 1923 P.O. Box 189 Telephone Number 751-1500
Zip Code 72764
Number of Branches: Inside City — 3; Outside City — 1

Principal Officers:

Gretchen Steele	Chmn of the Board
*Walter Turnbow	Vice Chairman & C.E.O.
David Howell	President
Mace Howell	Exec. Vice Pres.
Richard P. Calhoun	Exec. Vice Pres.
Jim Jefferson	Vice Pres.
Rick Parsons	Controller
Dan Hendricks	Vice Pres.
Ruben Bryant	Vice Pres.

Directors:

Joe S. Boone
R. A. Bryant
Richard P. Calhoun
Dr. J. W. Dorman
Gerald Harp
J. E. Hinshaw
David Howell
Mace D. Howell
Dwain Newman
Thurman (Shorty) Parsons
Dr. Charles P. Sisco
Gretchen Steele
Phillip Steele
Walter Turnbow
H. Franklin Waters

STATEMENT AS OF JUNE 30, 1980

Assets	Mil.	Thou.
Cash & due from depositories	11	925
U.S. Treasury securities	5	951
Oblig. of other U.S. Gov't agencies & corporations	6	104
Oblig. of States & political subdivisions	8	006
All other securities		220
Excess funds sold	3	600
Loans, Net	51	197
Bank premises, furniture and fixtures	1	967
All other assets	1	819
TOTAL	90	789

Liabilities	Mil.	Thou.
Demand dep., ind., part., corp.	17	936
Time dep., ind., part., corp.	48	793
U.S. Gov't deposits		10
Dep. of States & subdivisions	8	002
Certified & Officers' cks.		330
Total deposits	75	071
Excess funds purchased	6	879
All other liabilities	1	467
Total liabilities	83	417
Equity Capital		
Capital (# shs. au. 8,785) (# shs. otst. 8,785)		878
Surplus	1	797
Undivided profits & capital res.	3	997
Total Equity Capital	6	672
Subordinated notes & debentures		700
TOTAL	90	789

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*Designates Chief Executive Officer

BODCAW BANK, STAMPS

Population 2,448 Lafayette County
Chartered December 8, 1902 P.O. Box 8 Telephone Number 533-4486
Zip Code 71860
Number of Branches: Inside City — None; Outside City — None

Principal Officers:		Directors:
B. Stan Cook	Chairman	B. Stan Cook
*James Nipper	President & Cashier	A. C. Cross
C. C. Russell	Vice Pres.	Roy Z. Kimbell
A. O. Smith	Vice Pres.	James Nipper
H. L. Wilkinson	Vice Pres.	C. C. Russell
Danny Fitzpatrick	Asst. Vice Pres.	A. O. Smith
Bonnie Moreland	Asst. Cashier	J. Woodrow Smith
Evelyn McClendon	Asst. Cashier	H. L. Wilkinson

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*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1980

Assets	Mil.	Thou.
Cash & due from depositories	1	982
U.S. Treasury securities	2	989
Oblig. of other U.S. Gov't agencies & corporations	1	757
Oblig. of States & political subdivisions	3	179
Excess Funds Sold		
Loans, Net	6	257
Bank premises, furniture and fixtures		265
All other assets		13
TOTAL	16	442

Liabilities	Mil.	Thou.
Demand dep., ind., part., corp.	3	224
Time dep., ind., part., corp.	10	561
U.S. Gov't deposits		2
Dep. of States & subdivisions	1	163
Certified & Officers' cks.		144
Total deposits	15	094
All other liabilities		21
Total liabilities	15	115
Equity Capital		
Capital (# shs. au. 10,000) (# shs. otst. 10,000)		250
Surplus		600
Undivided profits & capital res.		477
Total Equity Capital	1	327
TOTAL	16	442

BANK OF STAR CITY, STAR CITY

Population 2,057 Lincoln County
Chartered April 27, 1925 P.O. Box 69 Telephone Number 628-4286
Zip Code 71667
Number of Branches: Inside City — None; Outside City — None

Principal Officers:	
*Robert O. Trout	President
Joe V. Mason	Exec. Vice Pres.
Anneta Moore	Sr. Vice Pres.
Karen Burns	Vice Pres./Cashier
Frank Collins	Assist. Vice Pres.
Kathryn White	Asst. Cashier

Directors:

- Robert E. Beard
- Harold Evans
- B. W. Gibbs
- Robert F. Ryall, Jr.
- Lynn Thomasson
- Robert O. Trout

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*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1980

Assets	Mil.	Thou.
Cash & due from depositories	1	325
U.S. Treasury securities		100
Oblig. of other U.S. Gov't agencies & corporations		200
Oblig. of States & political subdivisions	1	591
Excess funds sold	3	825
Loans, Net	7	605
Bank premises, furniture and fixtures		171
All other assets		255
TOTAL	15	072

Liabilities	Mil.	Thou.
Demand dep., ind., part., corp.	3	590
Time dep., ind., part., corp.	9	697
U.S. Gov't deposits		18
Dep. of States & subdivisions		469
Certified & Officers' cks.		148
Total deposits	13	922
Total liabilities	13	922
Equity Capital		
Capital (# shs. au. 15,000) (# shs. otst. 15,000)		150
Surplus		550
Undivided profits & capital res.		450
Total Equity Capital	1	150
TOTAL	15	072

THE STEPHENS SECURITY BANK, STEPHENS

Population 1,355 Ouachita County
Chartered February 8, 1946 P.O. Box 7 Telephone Number 786-5416
Zip Code 71764
Number of Branches: Inside City — None; Outside City — None

Principal Officers:

*Cole Martin	President & C.E.O.
Sam L. Curry	Exec. V. Pres. & Cshr
Carol Phillips	Vice Pres.
Juanita Poindexter	Vice Pres.

Directors:

Guy R. Smith
Grady P. Arrington
Eugene D. Bramblett
Joe J. Wade
Herbert R. Henderson
Charles T. Revely
Leonard L. Hampson
Sam A. Curry
Cole Martin

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*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1980

Assets	Mil.	Thou.	Liabilities	Mil.	Thou.
Cash & due from depositories		909	Demand dep., ind., part., corp.	3	915
U.S. Treasury securities		299	Time dep., ind., part., corp.	9	208
Oblig. of other U.S. Gov't agencies & corporations		999	U.S. Gov't deposits		3
Oblig. of States & political subdivisions	1	364	Dep. of States & subdivisions		551
All other securities		50	Total deposits	13	677
Excess funds sold	1	850	All other liabilities		374
Loans, Net	8	934	Total liabilities	14	051
Bank premises, furniture and fixtures		213	**Equity Capital**		
All other assets		473	Capital (# shs. au. 5,150) (# shs. otst. 5,150)		275
			Surplus		275
			Undivided profits & capital res.		490
			Total Equity Capital	1	040
TOTAL	15	091	TOTAL	15	091

CITIIZENS BANK, STRONG

Population 903 Union County
Chartered January 19, 1931 P.O. Box 188 Telephone Number 797-7361
Zip Code 71765
Number of Branches: Inside City — None; Outside City — None

Principal Officers:	
*O. B. Clark	President
C. R. Mason	Vice Pres.
L. K. Robertson	Cashier

Directors:

O. B. Clark
C. R. Mason
Chadd L. Durrett
Ray B. Finney
L. K. Robertson

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*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1980

Assets	Mil.	Thou.
Cash & due from depositories		531
U.S. Treasury securities	1	024
Oblig. of other U.S. Gov't agencies & corporations		285
Oblig. of States & political subdivisions		901
All Other Securities		33
Excess Funds Sold		280
Loans, Net	1	605
Bank premises, furniture and fixtures		5
All other assets		20
TOTAL	4	684

Liabilities	Mil.	Thou.
Demand dep., ind., part., corp.	1	661
Time dep., ind., part., corp.	1	978
U.S. Gov't deposits		2
Dep. of States & subdivisions		149
Certified & Officers' cks.		17
Total deposits	3	807
All other liabilities		6
Total liabilities	3	813
Equity Capital		
Capital (# shs. au. 8,000) (# shs. otst. 8,000)		200
Surplus		200
Undivided profits & capital res.		471
Total Equity Capital		871
TOTAL	4	684

THE FARMERS AND MERCHANTS BANK, STUTTGART

Population 10,477 Arkansas County
Chartered December 29, 1945 P.O. Box 947 Telephone Number 673-6911
Zip Code 72160
Number of Branches: Inside City — 3; Outside City — None

Principal Officers:

*Don Pattillo	President
Carl Gunter	Exec. Vice Pres.
Leonard H. DeVun	Sr. Vice Pres.
Lloyd Ratcliff	Exec. Vice Pres.
Don Underwood	Sr. Vice Pres.

Directors:

B. J. St. John, Chm. of Board
Roy O. McCollum III, Vice Chairman
James R. Oliver
Don Pattillo
Lloyd Ratcliff
Horace "Pete" Sickel
D. W. Tweedy
Curtis Siems
Ralph Wilson
Billy E. Simpson

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*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1980

Assets	Mil.	Thou.
Cash & due from depositories	6	677
U.S. Treasury securities	1	329
Oblig. of other U.S. Gov't agencies & corporations	5	657
Oblig. of States & political subdivisions	8	979
Excess funds sold	2	750
Loans, Net	38	228
Bank premises, furniture and fixtures	3	017
All other assets	1	845
TOTAL	68	482

Liabilities	Mil.	Thou.
Demand dep., ind., part., corp.	15	768
Time dep., ind., part., corp.	40	065
U.S. Gov't deposits		22
Dep. of States & subdivisions	4	690
All other deposits		256
Certified & Officers' cks.		127
Total deposits	60	928
All other liabilities	1	606
Total liabilities	62	534
Equity Capital		
Capital (# shs. au. 100,000) (# shs. otst. 100,000)	1	000
Surplus	1	500
Undivided profits & capital res.	3	448
Total Equity Capital	5	948
TOTAL	68	482

CITIZENS BANK, TILLAR

Population 293 Drew County
Chartered July 28, 1913 P.O. Box 128 Telephone Number 392-2292
Zip Code 71670
Number of Branches: Inside City — None; Outside City — None

Principal Officers:

W. R. Smith, Jr.	Chm. of Board
*Wray B. Smith	Pres. & Cashier
Emmett N. Smith	Vice Pres. & Sec.
Teresa Warf	Assist. Cashier
John Bowles	Assist. Cashier

Directors:

W. R. Smith, Jr.
James Palsa
Hampton Pugh
Wray B. Smith
C. R. Prewitt
Don Cash
Emmett N. Smith

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*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1980

Assets	Mil.	Thou.
Cash & due from depositories		318
U.S. Treasury securities		200
Oblig. of other U.S. Gov't agencies & corporations		100
Oblig. of States & political subdivisions		574
Excess funds sold		200
Loans, Net	3	641
Bank premises, furniture and fixtures		76
All other assets		8
TOTAL	5	117

Liabilities	Mil.	Thou.
Demand dep., ind., part., corp.		899
Time dep., ind., part., corp.	3	074
Dep. of States & subdivisions		500
Certified & Officers' cks.		65
Total deposits	4	538
All other liabilities		5
Total liabilities	4	543
Equity Capital		
Capital (# shs. au. 8,000) (# shs. otst. 4,825)		121
Surplus		379
Undivided profits & capital res.		74
Total Equity Capital		574
TOTAL	5	117

BANK OF TRUMANN, TRUMANN

Population 6,402 Poinsett County
Chartered October 2, 1911 P.O. Box 48 Telephone Number 483-6333
Zip Code 72472
Number of Branches: Inside City — 1; Outside City — None

Principal Officers:

J. C. Stuckey	President & Chm. of Board
*Clyde Robertson, Jr.	Exec. Vice President
Eugene Pounds	Sr. Vice Pres.
Wilburn J. Cole	Vice Pres. & Cashier
Fannie M. Kent	Assist. Vice Pres.
Shirley L. Taylor	Assist. Loan Off.
Lena Heath	Branch Mgr.

Directors:

Terry M. Clogston
Wilburn J. Cole
J. F. Lady
Eugene Pounds
Clifford C. Purivs
Clyde Robertson, Jr.
J. C. Stuckey
Kenneth K. Yarbrough

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*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1980

Assets	Mil.	Thou.
Cash & due from depositories	1	480
U.S. Treasury securities	1	187
Oblig. of other U.S. Gov't agencies & corporations	6	675
Oblig. of States & political subdivisions	2	399
Excess funds sold	1	125
Loans, Net	11	458
Bank premises, furniture and fixtures		72
All other assets		583
TOTAL	24	979

Liabilities	Mil.	Thou.
Demand dep., ind., part., corp.	5	960
Time dep., ind., part., corp.	15	869
U.S. Gov't deposits		22
Dep. of States & subdivisions		494
All other deposits		21
Certified & Officers' cks.		9
Total deposits	22	375
All other liabilities		397
Total liabilities	22	772
Equity Capital		
Capital (# shs. au. 4,000) (# shs. otst. 4,000)		100
Surplus	1	550
Undivided profits & capital res.		557
Total Equity Capital	2	207
TOTAL	24	979

BANK OF TUCKERMAN, TUCKERMAN

Population 1,731 Jackson County
Chartered November 8, 1902 P.O. Box 700 Telephone Number 349-5155
Zip Code 72473
Number of Branches: Inside City — None; Outside City — 2

Principal Officers:

*Van Smith	President
Lindley V. Smith, Jr.	Exec. V. Pres.
Cornelius Adcox	Cashier
Ann Watson	Auditor

Directors:

Van Smith
Scotty Armstrong
Bob Penix

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*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1980

Assets	Mil.	Thou.
Cash & due from depositories	1	044
U.S. Treasury securities	1	402
Oblig. of other U.S. Gov't agencies & corporations	2	794
Oblig. of States & political subdivisions	1	947
All other securities		109
Loans, Net	4	429
Bank premises, furniture and fixtures		103
All other assets		23
TOTAL	11	851

Liabilities	Mil.	Thou.
Demand dep., ind., part., corp.	3	506
Time dep., ind., part., corp.	5	414
Dep. of States & subdivisions	1	016
All other deposits		90
Certified & Officers' cks.		42
Total deposits	10	068
Excess funds purchased		250
All other liabilities		149
Total liabilities	10	467
Equity Capital		
Capital (# shs. au. 4,000) (# shs. otst. 4,000)		100
Surplus		400
Undivided profits & capital res.		884
Total Equity Capital	1	384
TOTAL	11	851

TYRONZA BANK, TYRONZA

Population 852 Poinsett County
Chartered October 31, 1951 P.O. Box 95 Telephone Number 487-2161
Zip Code 72386
Number of Branches: Inside City — None; Outside City — None

Principal Officers:

*Charles F. Luter .... President
Maxyne Ursery Vice Pres. & Cashier
Jimmy Crow ..... Assist. Vice Pres.

Directors:

John Emrich
G. E. Beley
A. A. Banks
Charles F. Luter
H. F. Norcross, Jr.

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*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1980

Assets	Mil.	Thou.
Cash & due from depositories		839
U.S. Treasury securities ..	1	025
Oblig. of other U.S. Gov't agencies & corporations	1	390
Oblig. of States & political subdivisions ...	2	659
Excess funds sold		950
Loans, Net	5	843
Bank premises, furniture and fixtures		116
All other assets		1
TOTAL	12	823

Liabilities	Mil.	Thou.
Demand dep., ind., part., corp..	2	943
Time dep., ind., part., corp.	7	313
U.S. Gov't deposits		3
Dep. of States & subdivisions		936
All other deposits		16
Certified & Officers' cks...		70
Total deposits..........	11	281
All other liabilities		8
Total liabilities.........	11	289
Equity Capital		
Capital (# shs. au. 2,000) .. (# shs. otst. 2,000)		50
Surplus		675
Undivided profits & capital res..		809
Total Equity Capital....	1	534
TOTAL	12	823

CITIZENS BANK & TRUST COMPANY, VAN BUREN

Population 10,000 Crawford County
Chartered May 20, 1910 P.O. Box 469 Telephone Number 474-1201
Zip Code 72956
Number of Branches: Inside City — 3; Outside City — 1

Principal Officers:

*Bob Hammerschmidt	President
Joe Terry	Exec. Vice Pres.
R. H. Terry	Vice Pres.
Frank Wofford	Vice Pres.
John Johnson	Assist. Vice Pres.
E. P. Hobbs	Cashier

Directors:

Bob Hammerschmidt
Joe Terry
Jack White, Chm.
Dane Riggs
Morril Harriman
Lonnie Batchelor
Carl Creekmore
E. P. Hobbs
Harrell Ballentine
Tommy L. Beard
Ed Bethel

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*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1980

Assets	Mil.	Thou.
Cash & due from depositories	3	137
U.S. Treasury securities	1	897
Oblig. of other U.S. Gov't agencies & corporations	1	576
Oblig. of States & political subdivisions	4	664
All other securities		287
Excess funds sold	2	100
Loans, Net	16	980
Bank premises, furniture and fixtures	1	153
All other assets		588
TOTAL	32	382

Liabilities	Mil.	Thou.
Demand dep., ind., part., corp.	10	314
Time dep., ind., part., corp.	14	159
U.S. Gov't deposits		15
Dep. of States & subdivisions	2	251
All other deposits		149
Certified & Officers' cks.		348
Total deposits	27	236
Excess funds purchased		474
All other liabilities	1	511
Total liabilities	29	221
Equity Capital		
Capital (# shs. au. 16,000) (# shs. otst. 16,000)		400
Surplus	1	100
Undivided profits & capital res.	1	661
Total Equity Capital	3	161
TOTAL	32	382

PEOPLES BANK AND TRUST COMPANY, VAN BUREN

Population 10.000 Crawford County
Chartered August 12, 1933 P.O. Box 429 Telephone Number 474-6801
Zip Code 72956
Number of Branches: Inside City — 2; Outside City — None

Principal Officers:		Directors:
*William W. Thomas	President	C. E. Dougan
C. E. Dougan	Exec. Vice Pres.	Paul Hurst
Larry Spradley	Cashier	Clyman Izard
Dick McLelland	Assist. Vice Pres.	Joe Kirksey
Francis Rapier	Assist. Cashier	W. G. Swindle
Deweese Stedman	Assist. Cashier	William W. Thomas
		Wesley Warnock

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*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1980

Assets	Mil.	Thou.
Cash & due from depositories	2	008
U.S. Treasury securities		775
Oblig. of other U.S. Gov't agencies & corporations		740
Oblig. of States & political subdivisions	4	108
Excess funds sold	2	319
Loans, Net	15	411
Bank premises, furniture and fixtures	1	435
All other assets	1	466
TOTAL	28	262

Liabilities	Mil.	Thou.
Demand dep., ind., part., corp.	7	665
Time dep., ind., part., corp.	13	692
U.S. Gov't deposits		91
Dep. of States & subdivisions	2	608
Certified & Officers' cks.		171
Total deposits	24	227
All other liabilities		458
Total liabilities	24	685
Equity Capital		
Capital (# shs. au. 8,293) (# shs. otst. 8,293)		207
Surplus	1	192
Undivided profits & capital res.	1	678
Total Equity Capital	3	077
Subordinate notes & debentures		500
TOTAL	28	262

BANK OF WALDO, WALDO

Population 1,658 Columbia County
Chartered September 2, 1899 P.O. Box 366 Telephone Number 693-5858
Zip Code 71770
Number of Branches: Inside City — None; Outside City — None

Principal Officers:		**Directors:**
*Larry R. McCord	President	Larry R. McCord
Ellen F. Smith	Vice Pres. & Cashier	Robert Genestet
Alice S. Wilson	Assist. Cahsier	John L. Perritt

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*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1980

Assets	Mil.	Thou.
Cash & due from depositories		521
U.S. Treasury securities	2	795
Oblig. of other U.S. Gov't agencies & corporations		299
Oblig. of States & political subdivisions		650
Excess funds sold		200
Loans, Net	1	987
Bank premises, furniture and fixtures		15
All other assets		154
TOTAL	6	621

Liabilities	Mil.	Thou.
Demand dep., ind., part., corp.	1	806
Time dep., ind., part., corp.	3	569
U.S. Gov't deposits		1
Dep. of States & subdivisions		600
Certified & Officers' cks.		86
Total deposits	6	062
Total liabilities	6	062
Equity Capital		
Capital (# shs. au. 6,000) (# shs. otst. 6,000)		150
Surplus		100
Undivided profits & capital res.		309
Total Equity Capital		559
TOTAL	6	621

THE PEOPLES BANK, WALDO

Population 1,658 Columbia County
Chartered June 22, 1910 P.O. Box 426 Telephone Number 693-5551
Zip Code 71770
Number of Branches: Inside City — 1; Outside City — 2

Principal Officers:

*Harold Fincher	President
Richard P. Clark	Exec. Vice Pres.
Joyce Crane	Cashier

Directors:

- Harold Fincher
- Richard Clark
- Dorothy J. Fincher
- Imogene M. Clark
- Clark Fincher
- Mary Baird
- G. F. Scott
- Betty Lou Scott

STATEMENT AS OF JUNE 30, 1980

Assets	Mil.	Thou.
Cash & due from depositories		429
U.S. Treasury securities		350
Oblig. of other U.S. Gov't agencies & corporations	4	851
Oblig. of States & political subdivisions	1	309
All other securities		94
Excess funds sold		425
Loans, Net	4	331
Bank premises, furniture and fixtures		10
TOTAL	11	799

Liabilities	Mil.	Thou.
Demand dep., ind., part., corp.	2	856
Time dep., ind., part., corp.	6	576
U.S. Gov't deposits		3
Dep. of States & subdivisions		474
Total deposits	9	909
Excess funds purchased		500
Total liabilities	10	409
Equity Capital		
Capital (# shs. au. 10,000) (# shs. otst. 10,000)		250
Surplus		250
Undivided profits & capital res.		890
Total Equity Capital	1	390
TOTAL	11	799

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*Designates Chief Executive Officer

BANK OF WALDRON, WALDRON

Population 2,386 Scott County
Chartered April 3, 1901 P.O. Box 218 Telephone Number 637-2161
Zip Code 72958
Number of Branches: Inside City — None; Outside City — None

Principal Officers:

Dale Rodgers	Chm. of Board
*Bill R. Philpot	President
W. Knox Dozier	Exec. Vice Pres.
Pat R. Davenport	Vice Pres.
Robert L. Akers	Vice Pres.

Directors:

- Kelly Ashford
- Bill J. Black
- Jim H. Currier
- Charlye V. Davidson
- W. W. Davis
- W. Knox Dozier
- S. E. Mitchell
- Rena Owens
- Bill R. Philpot
- James Richmond

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*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1980

Assets	Mil.	Thou.
Cash & due from depositories	1	476
U.S. Treasury securities		798
Oblig. of other U.S. Gov't agencies & corporations	1	447
Oblig. of States & political subdivisions	7	220
All other securities		188
Loans, Net	18	962
Bank premises, furniture and fixtures		142
All other assets		393
TOTAL	30	626

Liabilities	Mil.	Thou.
Demand dep., ind., part., corp.	6	308
Time dep., ind., part., corp.	18	636
U.S. Gov't deposits		7
Dep. of States & subdivisions	1	398
Certified & Officers' cks.		230
Total deposits	26	579
Excess funds purchased		200
All other liabilities		416
Total liabilities	27	195
Equity Capital		
Capital (# shs. au. 24,000) (# shs. otst. 24,000)		600
Surplus	1	200
Undivided profits & capital res.	1	631
Total Equity Capital	3	431
TOTAL	30	626

THE SCOTT COUNTY BANK, WALDRON

Population 2,386 Scott County
Chartered February 20, 1980 P.O. Box 838 Telephone Number 637-3191
Zip Code 72958
Number of Branches: Inside City — None; Outside City — None

Principal Officers:

*John E. Chambers III	President
Patsy Hawkins	Cashier

Directors:

John E. Chambers III
Al Wilf
W. R. (Bud) Rice
Worman Owens
Roy Hale
Bill Marsh
Jerrel Jones
Thurman Keener

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*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1980

Assets	Mil.	Thou.
Cash & due from depositories		122
All other securities		100
Excess funds sold	1	100
Loans, Net	1	255
Bank premises, furniture and fixtures		155
All other assets		80
TOTAL	2	812

Liabilities	Mil.	Thou.
Demand dep., ind., part., corp.		584
Time dep., ind., part., corp.	1	044
U.S. Gov't deposits		1
Dep. of States & subdivisions		75
Certified & Officers' cks.		71
Total deposits	1	775
All other liabilities		5
Total liabilities	1	780
Equity Capital		
Capital (# shs. au. 40,000) (# shs. otst. 40,000)		400
Surplus		400
Undivided profits & capital res.		232
Total Equity Capital	1	032
TOTAL	2	812

FIRST STATE BANK OF WARREN, WARREN

Population 7,031 Bradley County
Chartered December 12, 1978 P.O. Box 29 Telephone Number 226-2601
Zip Code 71671
Number of Branches: Inside City — 1; Outside City — 1

Principal Officers:

Bennie Ryburn, Sr.	Chm. of Board
*Freddie Mobley	Exec. Vice Pres.
Gordon Price	Sr. Vice Pres.
Jo Jenkins	Vice Pres. & Cashier
Francis Hargis	Vice Pres.

Directors:

J. Tedd Blagg
W. Curtis Blankinship, Jr.
Bruce Cash
Merl Crow, M. D.
Robert Garner
Bryan Martin
Victor Myers
J. J. Neal
James C. Scott
Bennie Ryburn, Sr.
J. C. Scott
H. Sidney Wharton

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*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1980

Assets	Mil.	Thou.
Cash & due from depositories	2	499
U.S. Treasury securities	3	662
Oblig. of other U.S. Gov't agencies & corporations		694
Oblig. of States & political subdivisions	4	831
Excess funds sold	1	675
Loans, Net	20	081
Bank premises, furniture and fixtures		337
All other assets		693
TOTAL	34	472

Liabilities	Mil.	Thou.
Demand dep., ind., part., corp.	4	380
Time dep., ind., part., corp.	23	541
U.S. Gov't deposits		28
Dep. of States & subdivisions	3	116
Certified & Officers' cks.		138
Total deposits	31	203
All other liabilities		663
Total liabilities	31	866
Equity Capital		
Capital (# shs. au. 59,000) (# shs. otst. 59,000)		590
Surplus	1	100
Undivided profits & capital res.		916
Total Equity Capital	2	606
TOTAL	34	472

WARREN BANK AND TRUST COMPANY, WARREN

Population 7,031 Bradley County
Chartered December 28, 1901 P.O. Box 350 Telephone Number 226-2621
Zip Code 71671
Number of Branches: Inside City — 2; Outside City — 1

Principal Officers:

*Gerard Sangster	President
Gerald D. Burton	Sr. Vice Pres.
James E. Smith	Vice Pres. & Cashier
Pauline Hollingsworth	Vice Pres.
Walter J. Rutledge	Vice Pres.

Directors:

L. H. Derby, Jr.
Louis W. Ederington, Chm.
John B. Frazer, Jr.
F. Martin Hankins
W. Sykes Harris
J. E. Hurley, Jr.
C. A. Milton
G. F. Wynne, M.D.
Gerard Sangster

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*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1980

Assets	Mil.	Thou.
Cash & due from depositories	2	707
U.S. Treasury securities	2	005
Oblig. of other U.S. Gov't agencies & corporations	6	051
Oblig. of States & political subdivisions	6	887
All other securities	3	264
Excess funds sold	1	775
Loans, Net	20	880
Bank premises, furniture and fixtures		898
All other assets	1	037
TOTAL	45	504

Liabilities	Mil.	Thou.
Demand dep., ind., part., corp.	5	288
Time dep., ind., part., corp.	32	838
U.S. Gov't deposits		39
Dep. of States & subdivisions	2	902
Certified & Officers' cks.		188
Total deposits	41	255
All other liabilities		943
Total liabilities	42	198
Equity Capital		
Capital (# shs. au. 24,000) (# shs. otst. 24,000)		600
Surplus		400
Undivided profits & capital res.	2	306
Total Equity Capital	3	306
TOTAL	45	504

BANK OF WEINER, WEINER

Population 715 Poinsett County
Chartered April 2, 1909 P.O. Box 307 Telephone Number 684-2221
Zip Code 72479
Number of Branches: Inside City — None; Outside City — 1

Principal Officers:

Name	Title
*John R. Hogue	President
Niles Bise	Sr. Vice Pres.
Michael D. Gillis	Cashier
Patricia Ramsey	Assist. Cashier
Paulette Fahr	Assist. Cashier

Directors:

John R. Hogue
Niles Bise
Ronald Hogue
Ernest L. Hogue
Malcolm C. Hogue
Ralph H. Ziegenhorn

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*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1980

Assets	Mil.	Thou.
Cash & due from depositories	1	574
U.S. Treasury securities	2	790
Oblig. of other U.S. Gov't agencies & corporations	2	809
Oblig. of States & political subdivisions	2	608
All other securities		100
Excess funds sold		250
Loans, Net	10	740
Bank premises, furniture and fixtures		183
All other assets		50
TOTAL	21	104

Liabilities	Mil.	Thou.
Demand dep., ind., part., corp.	4	581
Time dep., ind., part., corp.	12	896
U.S. Gov't deposits		3
Dep. of States & subdivisions	1	352
All other deposits		3
Certified & Officers' cks.		35
Total deposits	18	870
All other liabilities		48
Total liabilities	18	918
Equity Capital		
Capital (# shs. au. 8,000) (# shs. otst. 8,000)		200
Surplus	1	000
Undivided profits & capital res.		986
Total Equity Capital	2	186
TOTAL	21	104

MERCHANTS AND FARMERS BANK, WEST HELENA

Population 11,007 Phillips County
Chartered October 4, 1948 P.O. Box 2497 Telephone Number 572-3481
Zip Code 72390
Number of Branches: Inside City — 2; Outside City — None

Principal Officers:

James L. Linder	Chm. of the Board
*Douglas Simmons	President
Roy B. Warren	Sr. Vice Pres.
James A. Bogle	Vice Pres. & Cahsier
Gordon M. White	Vice Pres.
E. F. Kalb, Jr.	Vice Pres.
Bill Simmons	Vice Pres.

Directors:

James L. Linder
James P. Baker, Jr.
James E. Boyd
Brooks Griffin
C .L. Harris
Jerry Kelley
Jesse Porter
Douglas Simmons

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*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1980

Assets	Mil.	Thou.
Cash & due from depositories	3	382
U.S. Treasury securities		949
Oblig. of other U.S. Gov't agencies & corporations	4	403
Oblig. of States & political subdivisions	3	977
Excess funds sold		395
Loans, Net	26	311
Bank premises, furniture and fixtures		705
All other assets		905
TOTAL	41	027

Liabilities	Mil.	Thou.
Demand dep., ind., part., corp.	7	850
Time dep., ind., part., corp.	21	419
U.S. Gov't deposits		20
Dep. of States & subdivisions	7	076
Certified & Officers' cks.		337
Total deposits	36	702
Excess funds purchased		600
All other liabilities		650
Total liabilities	37	952
Equity Capital		
Capital (# shs. au. 20,000) (# shs. otst. 20,000)		500
Surplus	1	000
Undivided profits & capital res.	1	575
Total Equity Capital	3	075
TOTAL	41	027

BANK OF WEST MEMPHIS, WEST MEMPHIS

Population 28,236 Crittenden County
Chartered April 21, 1928 P.O. Box 2128 Telephone Number 735-2922
Zip Code 72301
Number of Branches: Inside City — 3; Outside City — None

Principal Officers:

*Jack K. Hogan	President
Robert L. Wright	Exec. Vice Pres.
Paul Neal	Vice Pres.
Arley Knight	Vice Pres. Trst. Off.
Mary Goe	Vice Pres.
Jo Duncan	Vice Pres.
Ola B. Jones	Assist. Cashier
Adonna Parker	Assist. Cashier
Doris Swindler	Assist. Vice Pres.
Janie L. Tate	Assist. Vice Pres.
Jan Willis	Assist. Vice Pres.
James W. Skelley	Vice Pres. Aud.
Robert L. Naylor	Vice Pres. Compt.

Directors:

George H. Dunklin-Chm.
M. E. Black Dunklin
Davis Biggs
R. E. Eden
James C. Hale
James A. Heath
Jack K. Hogan
Bob G. Morgan
Robert E. McCarley
Lloyd C. McCuiston, Jr.
J. C. Tennison
Paul O'Neal
Keith Ingram
W. Kent Ingram, Jr.

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*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1980

Assets	Mil.	Thou.
Cash & due from depositories	5	661
U.S. Treasury securities	4	621
Oblig. of other U.S. Gov't agencies & corporations	5	150
Oblig. of States & political subdivisions	7	215
All other securities		11
Excess funds sold	6	400
Loans, Net	16	647
Bank premises, furniture and fixtures		980
All other assets		718
TOTAL	47	403

Liabilities	Mil.	Thou.
Demand dep., ind., part., corp.	15	982
Time dep., ind., part., corp.	21	955
U.S. Gov't deposits		78
Dep. of States & subdivisions	4	445
Certified & Officers' cks.		212
Total deposits	42	672
All other liabilities		508
Total liabilities	43	180
Equity Capital		
Capital (# shs. au. 100,000) (# shs. otst. 100,000)	1	000
Surplus	1	000
Undivided profits & capital res.	2	223
Total Equity Capital	4	223
TOTAL	47	403

RICE GROWERS BANK, WHEATLEY

Population 507 St. Francis County
Chartered September 27, 1909P.O. Box 156 Telephone Number 457-2311
Zip Code 72392
Number of Branches: Inside City — None; Outside City — None

Principal Officers:

*William L. Horner, Jr.	President
James C. Tipton	Vice Pres. & Cashier
John E. Allmon III	Assist. Vice Pres.
Rick Cross	Assist. Vice Pres.

*Designates Chief Executive Officer

Directors:

William L. Horner, Jr.
James C. Tipton
John E. Allmon III

STATEMENT AS OF JUNE 30, 1980

Assets	Mil.	Thou.
Cash & due from depositories		795
U.S. Treasury securities		399
Oblig. of other U.S. Gov't agencies & corporations	1	607
Oblig. of States & political subdivisions	1	056
Excess funds sold	2	000
Loans, Net	6	113
Bank premises, furniture and fixtures		433
All other assets		301
TOTAL	12	704

Liabilities	Mil.	Thou.
Demand dep., ind., part., corp.	2	408
Time dep., ind., part., corp.	6	894
U.S. Gov't deposits		11
Dep. of States & subdivisions	1	914
Total deposits	11	227
All other liabilities		387
Total liabilities	11	614
Equity Capital		
Capital (# shs. au. 4,000) (# shs. otst. 4,000)		100
Surplus		700
Undivided profits & capital res.		290
Total Equity Capital	1	090
TOTAL	12	704

WILMOT STATE BANK, WILMOT

Population 1,202 Ashley County
Chartered October 25, 1937 P.O. Box 95 Telephone Number 473-2211
Zip Code 71676
Number of Branches: Inside City — None; Outside City — None

Principal Officers:

*W. T. Higginbotham	President
Sue Johnson	Cashier

Directors:

W. T. Higginbotham
W. B. de Yampert
John B. Currie
John B. Currie, Jr.
Henry Morschheimer
Larry Armstrong
N. R. Kirkwood

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*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1980

Assets	Mil.	Thou.	Liabilities	Mil.	Thou.
Cash & due from depositories		604	Demand dep., ind., part., corp.	1	772
U.S. Treasury securities		595	Time dep., ind., part., corp.	3	618
Oblig. of other U.S. Gov't agencies & corporations		100	U.S. Gov't deposits		1
Oblig. of States & political subdivisions		293	Dep. of States & subdivisions		368
Excess funds sold		200	All other deposits		138
Loans, Net	5	090	Certified & Officers' cks.		1
Bank premises, furniture and fixtures		132	Total deposits	5	898
			Excess funds purchased		85
			Total liabilities	5	983
			Equity Capital		
			Capital (# shs. au. 1,200) (# shs. otst. 1,200)		120
			Surplus		555
			Undivided profits & capital res.		356
			Total Equity Capital	1	031
TOTAL	7	014	TOTAL	7	014

BANK OF WILSON, WILSON

Population 1,083 Mississippi County
Chartered Ocotober 3, 1908 P.O. Box 338 Telephone Number 655-8631
Zip Code 72395
Number of Branches: Inside City — None; Outside City — 1

Principal Officers:

*R. E. L. Wilson	Chm. of the Board
J. B. Gwyn	President
C. L. Denton Jr.	Vice Pres.
James T. Shenep	Assist. Vice Pres.
Bill Payne	Cashier
Florabel Bishop	Assist. Cashier

Directors:

C. L. Denton
Wm. J. Denton, Jr.
J. B. Gwyn
J. B. Hilliard
C. D. Lowrance
Michael E. Wilson
R. E. L. Wilson
Steve A. Wilson

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*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1980

Assets	Mil.	Thou.
Cash & due from depositories		776
U.S. Treasury securities	1	570
Oblig. of other U.S. Gov't agencies & corporations		500
Oblig. of States & political subdivisions	1	705
Excess funds sold	1	250
Loans, Net	3	621
Bank premises, furniture and fixtures		16
TOTAL	9	438

Liabilities	Mil.	Thou.
Demand dep., ind., part., corp.	2	365
Time dep., ind., part., corp.	3	879
U.S. Gov't deposits		14
Dep. of States & subdivisions	1	507
Certified & Officers' cks.		14
Total deposits	7	779
All other liabilities		25
Total liabilities	7	804
Equity Capital		
Capital (# shs. au. 4,000) (# shs. otst. 4,000)		100
Surplus		900
Undivided profits & capital res.		634
Total Equity Capital	1	634
TOTAL	9	438

CROSS COUNTY BANK, WYNNE

Population 7,615 Cross County
Chartered June 5, 1891 Telephone Number 238-8171
Zip Code 72396
Number of Branches: Inside City — 1; Outside City — 1

Principal Officers:	
*Ken O. McClanahan	President
Rafe Andrews	Trust Officer
Winifred G. Sigman	Admin. Vice Pres. & Cahsier
Larry Lawson	Vice Pres. & Assist. Trust Off.
Judy Thomas	Exec. Secretary
Ann Jones	Assist. Vice Pres.
Ronnie Sims	Assist. Cashier
Twyla Hollowell	Assist. Cashier
Bobbie Nell Brown	Vice Pres.
Mazie Ballard	Vice Pres.

Directors:

Rafe Andrews
Gerald Blackburn
David Block
Willard Burks
Eugene Goodart
Pete Imboden, III
John H. Johnston, Jr.
James Richardson
I. M. Steinberg

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*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1980

Assets	Mil.	Thou.
Cash & due from depositories	2	438
U.S. Treasury securities	1	927
Oblig. of other U.S. Gov't agencies & corporations	3	720
Oblig. of States & political subdivisions	3	471
Excess funds sold	1	400
Loans, Net	19	761
Bank premises, furniture and fixtures		822
All other assets		610
TOTAL	34	149

Liabilities	Mil.	Thou.
Demand dep., ind., part., corp.	8	950
Time dep., ind., part., corp.	18	558
U.S. Gov't deposits		36
Dep. of States & subdivisions	2	800
Certified & Officers' cks.		76
Total deposits	30	420
All other liabilities		639
Total liabilities	31	059
Equity Capital		
Capital (# shs. au. 20,000) (# shs. otst. 20,000)		500
Surplus	1	000
Undivided profits & capital res.	1	590
Total Equity Capital	3	090
TOTAL	34	149

THE BANK OF YELLVILLE, YELLVILLE

Population 1,000 Marion County
Chartered December 13, 1945 P.O. Box 325 Telephone Number 449-4231
Zip Code 72687
Number of Branches: Inside City — None; Outside City — 1

Principal Officers:

*Bernice Berry	President
James N. Thomason	Executive Vice Pres.
Duane C. Price	Sr. Vice Pres.
Terry Kent	Vice President & Branch Manager
Janie C. Horton	Assist. Vice Pres.
Sheryl Graham	Assist. Cashier
Carolyn Johnson	Assist. Cashier

Directors:

Bernice Berry
Fred Berry
H. A. Burnes
Karl King
Oran Carter
Duane C. Price
James N. Thomason

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*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1980

Assets	Mil.	Thou.
Cash & due from depositories	1	511
U.S. Treasury securities	2	320
Oblig. of States & political subdivisions	3	533
Excess funds sold	2	300
Loans, Net	12	820
Bank premises, furniture and fixtures		513
All other assets		699
TOTAL	23	696

Liabilities	Mil.	Thou.
Demand dep., ind., part., corp.	3	966
Time dep., ind., part., corp.	15	866
U.S. Gov't deposits		19
Dep. of States & subdivisions	1	608
Certified & Officers' cks.		17
Total deposits	21	476
All other liabilities		189
Total liabilities	21	665
Equity Capital		
Capital (# shs. au. 23,500) (# shs. otst. 20,781)		208
Surplus		800
Undivided profits & capital res.	1	023
Total Equity Capital	2	031
TOTAL	23	696

SIXTY-SIXTH-REPORT

showing

THE CONDITION OF THE
2 ARKANSAS STATE-CHARTERED
TRUST COMPANIES

(Not engaged in commercial banking)

ASSETS AND LIABILITIES ARE AS SHOWN BY THE CALL OF

JUNE 30, 1980

METROPOLITAN TRUST COMPANY, NORTH LITTLE ROCK

Population 60,040 Pulaski County
Chartered June 5, 1925 Telephone Number 758-1212
Zip Code 72116
(Not engaged in commercial banking)

Principal Officers:	
*Justin Matthews, III	Chm. of the Board
Walter L. Burroughs	President
J. Somers Matthews	Vice Pres.
Hal C. Matthews	Assist. Vice Pres.
Betty M. Couch	Secretary
Everett L. Hall, Jr.	Treasurer
Jean Elliott	Assist. Secretary

Directors:

- Justine Matthews, III
- Walter L. Burroughs
- J. Somers Matthews
- Lila B. Hornor
- Lyndell Lay
- Robert K. Beal
- Howard Cockrill
- Jerry H. Glenn, Jr.

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*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1980

Assets	Mil.	Thou.
Cash & due from depositories		360
Oblig. of States & political subdivisions		30
Business premises, furniture and fixtures		9
All other assets		253
TOTAL		652

Liabilities	Mil.	Thou.
All other liabilities		136
Total liabilities		136
Equity Capital		
Capital (# shs. au. 1,642) (# shs. otst. 1,642)		164
Surplus		33
Undivided profits & capital res.		319
Total Equity Capital		516
TOTAL		652

GUARANTY LOAN & TRUST COMPANY, WABASH

Population 200 Phillips County
Chartered February 9, 1910 P.O. Box 3 Telephone Number 338-7493
Zip Code 72389
(Not engaged in commercial banking)

Principal Officers:		Directors:
Bernice Jones	President	Bernice Jones
*H. G. Frost, Jr.	Vice President	Mary Sellers
Mary Sellers	Sec.-Treas. and Cashier	H. G. Frost, Jr.
Gaines Norton	Assist. Secretary	
Lou Ellen Stevens	Assist. Cashier	

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*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1980

Assets	Mil.	Thou.	Liabilities	Mil.	Thou.
Cash & due from depositories		172	**Equity Capital**		
			Capital (# shs. au. 500) (# shs. otst. 500)		50
			Surplus		50
			Undivided profits & capital res.		72
			Total Equity Capital		172
TOTAL		172	TOTAL		172

SIXTY-SIXTH REPORT

showing

THE CONDITION OF THE
3 ARKANSAS STATE-CHARTERED ACT 111
INDUSTRIAL LOAN INSTITUTIONS

(Not engaged in commercial banking)

ASSETS AND LIABILITIES ARE AS SHOWN BY THE CALL OF

JUNE 30, 1980

SOUTHERN CREDIT CORPORATION, MALVERN

Population 10,000 Hot Spring County
Chartered October 9, 1959 P.O. Box 400 Telephone Number 332-2462
Zip Code 72104
Act 111, Industrial Loan Institution
(Not engaged in commercial banking)

Principal Officers:

*W. H. McClure	President
Layne Sparks	Secretary-Controller
George L. McClure	Treasurer

Directors:

W. H. McClure
George L. McClure
Vance Jernigan
Jewelle Johnson
A. J. Wilks
Ray Cook
Layne Sparks
George L. McClure, Jr.
Frank McClure

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*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1980

Assets	Mil.	Thou.
Cash & due from depositories	1	117
Oblig. of States & political subdivisions		150
All other securities	2	542
Loans, Net	3	782
All other assets		54
TOTAL	7	645

Liabilities	Mil.	Thou.
Investment Certificates	6	775
Total certificates	6	775
All other liabilities		68
Total liabilities	6	843
Equity Capital		
Capital (# shs. au. 30,000) (# shs. otst. 12,100)		242
Surplus		258
Undivided profits & capital res.		302
Total Equity Capital		802
TOTAL	7	645

HALLMARK LOAN AND INVESTMENT CORPORATION, NORTH LITTLE ROCK

Population 60,040 Pulaski County
Chartered October 21, 1927 Telephone Number 376-3523
Zip Code 72114
Act 111, Industrial Loan Institution
(Not engaged in commercial banking)

Principal Officers:

*D. M. Fitzgerald	President
Evelyn L. Powell	Vice-President
Dorrance A. Williams	Secretary
William Brandon	Treasurer

Directors:

D. M. Fitzgerald
William Brandon
Dorrance A. Williams
Dale Helton

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*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1980

Assets	Mil.	Thou.
Cash & due from depositories		787
Loans, Net	2	025
Business premises, furniture and fixtures		5
All other assets		90
TOTAL	2	907

Liabilities	Mil.	Thou.
Investment Certificates	2	589
Total Certificates	2	589
All other liabilities		101
Total liabilities	2	690
Equity Capital		
Capital (# shs. au. 300,000) (# shs. otst. 95,653)		115
Surplus		102
Total Equity Capital		217
TOTAL	2	907

NATIONAL CREDIT CORPORATION, PINE BLUFF

Population 60,000 Jefferson County
Chartered April 13, 1941 P.O. Box 5317 Telephone Number 534-3250
Zip Code 71611
Act 111, Industrial Loan Institution
(Not engaged in commercial banking)

Principal Officers:

*George E. Puddephatt	President
Morrell Gathright	Chm. of the Board
Dan Horton	Treasurer.
Wanda A. Taylor	Assist. Secretary.

Directors:

Clifford A. Davies
C. Richard Dixon
Robert L. Fikes
Morrell Gathright
William D. Jones
Simon Joseph
Albert F. Otten
George E. Puddephatt
William F. Southard

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*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1980

Assets	Mil.	Thou.
Cash & due from depositories	1	867
U.S. Treasury securities	1	500
Loans, Net	6	137
Bank premises, furniture and fixtures		331
All other assets	4	178
TOTAL	14	013

Liabilities	Mil.	Thou.
Investment Certificates	11	620
Total Certificates	11	620
All other liabilities	1	292
Total liabilities	12	912
Equity Capital		
Capital (# shs. au. 10,000) (# shs. otst. 6,250)		125
Surplus		625
Undivided profits & capital res.		351
Total Equity Capital	1	101
TOTAL	14	013